

State: Arkansas **First Filing Company:** GEICO Indemnity Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: 056 - Auto Rate
Project Name/Number: 056 - Auto Rate/2015-056

Filing at a Glance

Companies: GEICO Indemnity Company
 Government Employees Insurance Company
 GEICO General Insurance Company
Product Name: 056 - Auto Rate
State: Arkansas
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate
Date Submitted: 02/16/2015
SERFF Tr Num: GECC-129924026
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: 2015-056

Effective Date 04/09/2015
Requested (New):
Effective Date 05/25/2015
Requested (Renewal):
Author(s): Norbert Tancibok, Brittany Loy, Travis Kissinger
Reviewer(s): Alexa Grissom (primary)
Disposition Date: 03/12/2015
Disposition Status: Filed
Effective Date (New): 04/09/2015
Effective Date (Renewal): 05/25/2015

State Filing Description:

State: Arkansas **First Filing Company:** GEICO Indemnity Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: 056 - Auto Rate
Project Name/Number: 056 - Auto Rate/2015-056

General Information

Project Name: 056 - Auto Rate	Status of Filing in Domicile: Not Filed
Project Number: 2015-056	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 03/12/2015	
State Status Changed:	Deemer Date:
Created By: Travis Kissinger	Submitted By: Travis Kissinger
Corresponding Filing Tracking Number:	

Filing Description:

For your review and approval, the above referenced companies herewith propose a revision to our Automobile Casualty Manuals currently on file.

Specifically, Government Employees Insurance Company and GEICO General Insurance Company propose an overall +4.0% rate revision as follows:

Property Damage 9.0%
 Uninsured Motorists 8.0%
 Underinsured Motorists 8.0%
 Medical Payments/Benefits 25.0%#
 Collision 3.0%
 Comprehensive -2.0%
 Rental Reimbursement 6.0%

#Offsets have been applied

Additionally, GEICO Indemnity Company proposes an overall +0.0% rate revision as follows:

Bodily Injury -2.0%
 Property Damage 7.0%
 Uninsured Motorists 8.0%
 Underinsured Motorists 8.0%
 Medical Payments/Benefits 15.0%#
 Collision -9.0%
 Comprehensive -2.0%
 Rental Reimbursement 15.0%

#Offsets have been applied

We also propose to revise our Medical Payments/Benefits Increased limits factors for all companies. We will maintain the current +7.0% vehicle level capping.

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Justification for the above referenced changes is set forth in the attached filing memorandum and exhibits.

Once you have had an opportunity to review the enclosed, please forward your stamped approval thereby enabling us to implement this change for all new business policies effective on and after April 9, 2015 and all renewal policies effective on and after May 25, 2015.

Sincerely,

Travis Kissinger
 Analyst, State Filings
 (240) 541-6845
 Fax: 301-986-3922
 Email: tkissinger@geico.com
 Enclosures

Company and Contact

Filing Contact Information

Travis Kissinger, tkissinger@geico.com
 4608 Willard Avenue 240-541-6845 [Phone]
 Chevy Chase, MD 20815 301-986-3922 [FAX]

Filing Company Information

GEICO Indemnity Company	CoCode: 22055	State of Domicile: Maryland
4608 Willard Avenue	Group Code: 31	Company Type:
Chevy Chase, MD 20815	Group Name:	State ID Number:
(800) 824-5404 ext. [Phone]	FEIN Number: 52-0794134	

Government Employees Insurance Company	CoCode: 22063	State of Domicile: Maryland
4608 Willard Avenue	Group Code: 31	Company Type:
Chevy Chase, MD 20815	Group Name: Govt Employees Group	State ID Number:
(800) 824-5404 ext. [Phone]	FEIN Number: 53-0075853	

GEICO General Insurance Company	CoCode: 35882	State of Domicile: Maryland
4608 Willard Avenue	Group Code: 31	Company Type:
Chevy Chase, MD 20815	Group Name: Govt Employees Group	State ID Number:
(800) 824-5404 ext. [Phone]	FEIN Number: 75-1588101	

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$100 per filing.
Per Company: No

Company	Amount	Date Processed	Transaction #
Government Employees Insurance Company	\$100.00	02/16/2015	92471572

SERFF Tracking #:

GECC-129924026

State Tracking #:

Company Tracking #:

2015-056

State: Arkansas

First Filing Company: GEICO Indemnity Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: 056 - Auto Rate

Project Name/Number: 056 - Auto Rate/2015-056

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	03/12/2015	03/12/2015

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	03/02/2015	03/02/2015

Response Letters

Responded By	Created On	Date Submitted
Travis Kissinger	03/03/2015	03/03/2015

State: Arkansas
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
 Product Name: 056 - Auto Rate
 Project Name/Number: 056 - Auto Rate/2015-056

First Filing Company: GEICO Indemnity Company, ...

Disposition

Disposition Date: 03/12/2015
 Effective Date (New): 04/09/2015
 Effective Date (Renewal): 05/25/2015
 Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
GEICO Indemnity Company	8.000%	0.000%	\$0	16,776	\$26,810,485	7.000%	-5.900%
Government Employees Insurance Company	11.400%	4.000%	\$567,954	8,845	\$14,198,861	7.000%	-2.100%
GEICO General Insurance Company	11.400%	4.000%	\$1,521,414	29,270	\$38,035,339	7.000%	-2.100%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	10.250%
Overall Percentage Rate Impact For This Filing	2.640%
Effect of Rate Filing-Written Premium Change For This Program	\$2,089,368
Effect of Rate Filing - Number of Policyholders Affected	54,891

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Filing Memo, TOC, and Exhibits	Filed	Yes
Supporting Document	Cover Letter and Change Sheet	Filed	Yes
Supporting Document	Confidential - Appendix A	Filed	Yes
Rate	GE/GG Rate Pages	Filed	Yes

SERFF Tracking #: GECC-129924026 State Tracking #: Company Tracking #: 2015-056

State: Arkansas First Filing Company: GEICO Indemnity Company, ...
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Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	GI Rate Pages	Filed	Yes

State: Arkansas **First Filing Company:** GEICO Indemnity Company, ...
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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/02/2015
Submitted Date	03/02/2015
Respond By Date	

Dear Travis Kissinger,

Introduction:

This will acknowledge receipt of the captioned filing. Please resubmit the two APCS forms that are in xlsx in xls.

Conclusion:

NOTICE regarding, corrections to filings and scrivener's Errors:

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

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Product Name: 056 - Auto Rate
Project Name/Number: 056 - Auto Rate/2015-056

First Filing Company: GEICO Indemnity Company, ...

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 03/03/2015
 Submitted Date 03/03/2015

Dear Alexa Grissom,

Introduction:

The following is in response to your objection dated March 2, 2015.

Response 1

Comments:

We have re-attached the .xlsx excel files as .xls

Changed Items:

Supporting Document Schedule Item Changes

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA Survey Form APCS - GE.pdf PPA Survey Form APCS - GG.pdf PPA Survey FORM APCS - Gl.pdf PPA Survey FORM APCS - Gl.xls PPA Survey Form APCS - GE.xls PPA Survey Form APCS - GG.xls
<i>Previous Version</i>	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA Survey Form APCS - GE.pdf PPA Survey Form APCS - GE.xlsx PPA Survey Form APCS - GG.pdf PPA Survey Form APCS - GG.xlsx PPA Survey FORM APCS - Gl.pdf PPA Survey FORM APCS - Gl.xls

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:

GECC-129924026

State Tracking #:

Company Tracking #:

2015-056

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Arkansas

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19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

056 - Auto Rate

Project Name/Number:

056 - Auto Rate/2015-056

Conclusion:

Based on this additional information, we would appreciate your further consideration of our request for approval.

Sincerely,

Travis Kissinger

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
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First Filing Company: GEICO Indemnity Company, ...

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 4.600%
Effective Date of Last Rate Revision: 10/04/2011
Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
GEICO Indemnity Company	8.000%	0.000%	\$0	16,776	\$26,810,485	7.000%	-5.900%
Government Employees Insurance Company	11.400%	4.000%	\$567,954	8,845	\$14,198,861	7.000%	-2.100%
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GECC-129924026

State Tracking #:**Company Tracking #:**

2015-056

State:

Arkansas

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TOI/Sub-TOI:

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Product Name:

056 - Auto Rate

Project Name/Number:

056 - Auto Rate/2015-056

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 03/12/2015	GE/GG Rate Pages	Pages 1, 2, 4, 10 - 11	Replacement		AR-GE-rate.pdf
2	Filed 03/12/2015	GI Rate Pages	Pages 1, 2, 4, 10 - 11	Replacement		AR-GI-rate.pdf

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 04/09/2015 RENEWALS 05/25/2015 RATE GEN 76
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<u>Section 16</u>	RV Rating Worksheet

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 04/09/2015 RENEWALS 05/25/2015 RATE GEN 76

SECTION 1 - ANNUAL PRIVATE PASSENGER RATES by TERRITORY

[Click here to go to Rating Worksheet](#)

Ter	BI	PD	MED	COMP	COLL	UMBI	UMPD	UIM			
	25/50	25M	5M	500 Ded	500 Ded	25/50	25M	25/50	2008	Sym C	
						Veh 1	Veh 2+	Veh 1	Veh 2+	Veh 1	Veh 2+
<u>These are UNDEVIATED rates. To determine BASE RATES and/or INITIAL PREMIUMS, see Section 2 -Deviations to Private Passenger Rates by Territory.</u>											
1	260.00	306.00	270.10	199.00	564.00	39.20	31.40	54.70	54.70	15.10	15.10
2	209.00	275.00	217.00	238.00	505.00	35.70	28.60	31.30	31.30	13.70	13.70
3	187.00	252.00	197.00	157.00	453.00	32.50	26.00	28.30	28.30	12.50	12.50
4	246.00	271.00	284.70	319.00	569.00	34.00	27.30	35.30	35.30	13.10	13.10
5	240.00	265.00	318.60	420.00	597.00	37.20	29.80	37.80	37.80	14.30	14.30
6	223.00	289.00	218.00	203.00	525.00	36.20	29.10	35.30	35.30	13.90	13.90
7	233.00	261.00	216.00	258.00	515.00	39.30	31.50	46.00	46.00	15.10	15.10
8	232.00	268.00	223.40	241.00	567.00	34.30	27.50	31.40	31.40	13.20	13.20
9	168.00	220.00	193.10	262.00	503.00	34.20	27.40	30.10	30.10	13.20	13.20
10	186.00	267.00	218.30	246.00	590.00	38.90	31.20	32.20	32.20	15.00	15.00
11	163.00	211.00	192.00	241.00	539.00	33.20	26.60	28.10	28.10	12.70	12.70
12	209.00	239.00	222.80	207.00	549.00	38.00	30.50	33.80	33.80	14.70	14.70
13	228.00	271.00	282.10	313.00	597.00	38.40	30.90	36.00	36.00	14.80	14.80
14	207.00	243.00	249.10	379.00	514.00	36.90	29.60	34.30	34.30	14.30	14.30
15	215.00	295.00	201.30	214.00	547.00	34.10	27.30	31.30	31.30	13.20	13.20
16	186.00	210.00	229.40	411.00	493.00	35.50	28.50	31.20	31.20	13.70	13.70
17	219.00	274.00	213.30	189.00	500.00	34.10	27.30	38.80	38.80	13.20	13.20
18	203.00	271.00	207.50	191.00	507.00	35.00	28.10	34.90	34.90	13.50	13.50
19	206.00	245.00	220.30	253.00	579.00	35.30	28.30	29.80	29.80	13.60	13.60
20	189.00	228.00	213.00	324.00	553.00	33.80	27.10	29.30	29.30	13.10	13.10
21	196.00	262.00	198.90	205.00	482.00	35.30	28.30	32.00	32.00	13.60	13.60
22	217.00	256.00	242.20	283.00	542.00	35.10	28.20	30.60	30.60	13.50	13.50
23	182.00	203.00	229.90	404.00	594.00	38.30	30.80	29.40	29.40	14.80	14.80
24	175.00	223.00	215.90	345.00	552.00	32.30	25.90	30.00	30.00	12.40	12.40
25	210.00	230.00	217.20	274.00	526.00	36.20	29.10	34.10	34.10	13.90	13.90
26	226.00	254.00	238.70	295.00	578.00	45.90	36.80	35.20	35.20	17.70	17.70
27	265.00	259.00	250.20	334.00	614.00	38.00	30.50	35.80	35.80	14.70	14.70
28	203.00	249.00	248.40	437.00	683.00	37.30	29.90	34.10	34.10	14.40	14.40
29	213.00	301.00	254.30	402.00	600.00	37.30	29.90	30.80	30.80	14.40	14.40
30	229.00	270.00	244.80	314.00	530.00	44.40	35.60	32.10	32.10	17.10	17.10
31	195.00	211.00	204.40	313.00	484.00	35.40	28.40	28.90	28.90	13.60	13.60
32	178.00	217.00	207.30	279.00	567.00	34.20	27.40	31.70	31.70	13.20	13.20
33	213.00	247.00	215.00	279.00	572.00	38.20	30.70	33.90	33.90	14.70	14.70
34	173.00	203.00	209.20	273.00	526.00	36.50	29.30	32.00	32.00	14.00	14.00
35	206.00	228.00	211.50	273.00	466.00	36.10	28.90	36.20	36.20	13.90	13.90

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 04/09/2015 RENEWALS 05/25/2015 RATE GEN 76
SECTION 3 - PRIVATE PASSENGER INCREASED LIMITS and DEDUCTIBLES

[Click here to go to Rating Worksheet.](#)

LIMITS	FACTORS			LIMITS	FACTORS		DEDS	FACTORS	
	<u>BI</u>	<u>UMBI</u>	<u>UIM</u>		<u>PD</u>	<u>UMPD</u>		<u>COMP</u>	<u>COLL</u>
25/50	1.00	1.00	1.00	25M	1.00	1.00	NON-DED	1.79	N/A
50/100	1.19	1.55	3.25	50M	1.03	1.17	50	1.59	N/A
100/200	1.33	1.74	5.50	100M	1.06	1.34	100	1.48	1.43
100/300	1.39	1.96	5.80	250M	1.11	N/A	200	1.27	N/A
250/500	1.58	2.18	7.00	500M	1.19	N/A	250	1.22	1.26
300/300	1.53	2.14	6.80	REJ	N/A	0.00	500	1.00	1.00
300/500	1.61	2.20	7.18				750	0.95	0.96
500/500	1.67	2.26	7.80				1M	0.79	0.80
500/750	1.71	2.30	8.15				1.5M	0.75	0.73
500/1MM	1.75	2.36	8.45		<u>MED -</u>				
1MM/1MM	1.88	2.44	9.50		<u>BEN *</u>		2M	0.71	0.67
REJ	N/A	0.00	0.00	1M	0.30	N/A	2.5M	0.68	0.61
				2M	0.55	N/A			
				3M	0.75	N/A			
				4M	0.90	N/A			
				5M	N/A	1.00			
				7.5M	N/A	1.23			
				10M	N/A	1.45			

* These increased limits should be applied to the base rate for Med.

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 04/09/2015 RENEWALS 05/25/2015 RATE GEN 76
SECTION 5 - MISCELLANEOUS COVERAGES
ANNUAL BASE RATES and RATING FACTORS

[Click here to go to Rating Worksheet](#)

Rates shown apply for all territories and already include all applicable deviations.

EMERGENCY ROAD SERVICE

See private passenger rules to determine vehicle age.

Rate per Vehicle		Vehicle Age Factors	
21.30	<i>Full coverage</i>	1	0.49
		2	0.54
		3	0.60
Vehicle Coverage Limit Factors		4	0.66
Full Coverage	1.00	5	0.72
Liability Only	1.30	6	0.80
		7	0.89
		8	1.00
		9	1.12

ENOA - FEDERAL

Private passenger increased limits factors apply [Bodily Injury, Property Damage, UMBI, UIM and UMPD only].

		Rate per Extended Auto	Med Payments	
Bodily Injury	25/50	2.90	1M	3.50
Property Damage	25M	1.10	2M	4.30
UMBI	25% of the private passenger rate		3M	5.10
UMPD	25% of the private passenger rate		4M	5.90
UIM	25% of the private passenger rate		5M	6.70

ACCIDENTAL DEATH BENEFITS

Rate per Vehicle
2.20

Coverage Limit Factors

5M 1.00
10M 2.00

LOST EARNINGS

Rate per Vehicle	Coverage Limit Factors	
4.40	140-WK	1.00
	200-WK	1.25
	250-WK	1.50
	300-WK	1.75
	350-WK	2.00
	400-WK	2.25

MECHANICAL BREAKDOWN

\$250 Deductible

Rate per Vehicle
27.50

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 04/09/2015 RENEWALS 05/25/2015 RATE GEN 76
SECTION 5 - MISCELLANEOUS COVERAGES
ANNUAL BASE RATES and RATING FACTORS

[Click here to go to Rating Worksheet](#)

Rates shown apply for all territories and already include all applicable deviations.

<u>Model Year Factors</u>		<u>Vehicle Class/Coverage Age Factors</u>						
<u>Year</u>	<u>Factor</u>	<u>Covg Age</u>	<u>Class</u>					
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>
1990 or <	1.0000							
1991	1.0500	1	1.000	1.094	1.112	1.232	1.647	1.882
1992	1.1025	2	1.000	1.094	1.112	1.232	1.647	1.882
1993	1.1576	3	1.000	1.094	1.112	1.232	1.647	1.882
1994	1.2155	4	1.000	1.094	1.200	1.436	2.245	2.567
1995	1.2762	5	1.112	1.370	1.712	2.054	2.992	3.421
1996	1.3400	6	1.280	1.574	1.967	2.567	3.741	4.276
1997	1.4071	7	1.447	1.778	2.225	2.970	4.341	5.130
1998	1.4774	8	1.447	1.778	2.225	2.970	4.341	5.130
1999	1.5513	9 or >	1.447	1.778	2.225	2.970	4.341	5.130
2000	1.6288							
2001	1.7103							
2002	1.7958							
2003	1.8856							
2004	1.9799							
2005	2.0789							
2006	2.1828							
2007	2.2920							
2008	2.4066							
2009	2.5269							
2010	2.6532							
2011	2.7859							
2012	2.9252							
2013	3.0715							

RENTAL REIMBURSEMENT

30/Day 900 Max

Rate per Vehicle

43.40

Increased Limit Factors

30/900 1.000
35/1050 1.167
45/1350 1.500
50/1500 1.667

GEICO INDEMNITY COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 04/09/2015 RENEWALS 05/25/2015 RATEGEN 62
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GEICO INDEMNITY COMPANY											
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 04/09/2015 RENEWALS 05/25/2015 RATEGEN 62											
SECTION 1 - ANNUAL PRIVATE PASSENGER RATES by TERRITORY											
Click here to go to Rating Worksheet											
Ter	BI	PD	MED	COMP	COLL	UMBI		UMPD		UIM	
	25/50	25M	5M	500 Ded	500 Ded	25/50		25M		25/50	
				2008 Sym C	2008 Sym C	Veh 1	Veh 2+	Veh 1	Veh 2+	Veh 1	Veh 2+
These are UNDEVIATED rates. To determine BASE RATES and/or INITIAL PREMIUMS, see Section 2 -Deviations to Private Passenger Rates by Territory.											
1	394.00	430.00	253.50	367.00	819.00	52.30	52.30	103.80	103.80	37.20	37.20
2	308.00	418.00	194.10	396.00	734.00	46.20	46.20	59.10	59.10	32.80	32.80
3	282.00	364.00	182.10	273.00	651.00	42.70	42.70	55.80	55.80	30.20	30.20
4	354.00	388.00	252.10	556.00	835.00	45.90	45.90	69.80	69.80	32.60	32.60
5	355.00	381.00	290.50	718.00	855.00	48.90	48.90	72.20	72.20	34.80	34.80
6	326.00	412.00	196.40	336.00	758.00	46.50	46.50	67.60	67.60	33.00	33.00
7	338.00	364.00	192.20	431.00	761.00	50.40	50.40	87.70	87.70	35.90	35.90
8	348.00	416.00	203.70	403.00	833.00	45.60	45.60	61.30	61.30	32.40	32.40
9	255.00	345.00	178.80	437.00	762.00	44.80	44.80	58.50	58.50	31.90	31.90
10	282.00	384.00	200.50	430.00	862.00	52.10	52.10	62.70	62.70	36.90	36.90
11	259.00	332.00	180.10	414.00	788.00	44.20	44.20	52.50	52.50	31.30	31.30
12	325.00	358.00	209.40	371.00	820.00	49.00	49.00	64.50	64.50	34.80	34.80
13	336.00	396.00	249.80	521.00	854.00	50.30	50.30	69.20	69.20	35.70	35.70
14	308.00	345.00	222.50	639.00	761.00	47.70	47.70	64.70	64.70	33.90	33.90
15	326.00	435.00	183.10	368.00	786.00	44.10	44.10	62.10	62.10	31.30	31.30
16	282.00	308.00	229.30	671.00	716.00	46.00	46.00	64.40	64.40	32.60	32.60
17	330.00	447.00	192.90	325.00	760.00	43.30	43.30	75.80	75.80	30.80	30.80
18	308.00	396.00	190.60	334.00	740.00	48.10	48.10	64.40	64.40	34.10	34.10
19	300.00	363.00	205.60	420.00	834.00	46.30	46.30	57.50	57.50	32.90	32.90
20	286.00	347.00	198.90	540.00	869.00	44.50	44.50	56.60	56.60	31.60	31.60
21	302.00	410.00	180.20	343.00	696.00	45.30	45.30	59.30	59.30	32.10	32.10
22	320.00	370.00	221.00	477.00	814.00	46.50	46.50	58.40	58.40	33.00	33.00
23	275.00	302.00	211.10	691.00	905.00	49.80	49.80	55.10	55.10	35.30	35.30
24	263.00	326.00	208.20	592.00	801.00	42.40	42.40	57.90	57.90	30.10	30.10
25	318.00	351.00	197.80	458.00	901.00	47.20	47.20	65.60	65.60	33.50	33.50
26	340.00	363.00	213.60	527.00	805.00	59.20	59.20	66.50	66.50	42.00	42.00
27	394.00	375.00	223.00	671.00	913.00	49.50	49.50	67.80	67.80	35.10	35.10
28	313.00	361.00	231.00	722.00	995.00	48.50	48.50	65.60	65.60	34.50	34.50
29	316.00	428.00	227.10	678.00	899.00	47.60	47.60	65.70	65.70	33.80	33.80
30	340.00	404.00	231.00	529.00	787.00	57.10	57.10	60.30	60.30	40.60	40.60
31	288.00	310.00	193.20	535.00	762.00	47.00	47.00	55.50	55.50	33.40	33.40
32	270.00	314.00	190.90	509.00	813.00	44.80	44.80	61.30	61.30	31.90	31.90
33	321.00	361.00	197.60	483.00	821.00	49.90	49.90	67.80	67.80	35.40	35.40
34	264.00	296.00	192.00	472.00	786.00	47.60	47.60	61.90	61.90	33.80	33.80
35	305.00	349.00	190.00	476.00	688.00	46.50	46.50	76.50	76.50	33.00	33.00

GEICO INDEMNITY COMPANY											
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 04/09/2015 RENEWALS 05/25/2015 RATEGEN 62											
SECTION 3 - PRIVATE PASSENGER INCREASED LIMITS and DEDUCTIBLES											
Click here to go to Rating Worksheet.											
LIMITS	FACTORS			LIMITS	FACTORS			DEDS	FACTORS		
	<u>BI</u>	<u>UMBI</u>	<u>UIM</u>		<u>PD</u>	<u>UMPD</u>		<u>NON-DED</u>	<u>COMP</u>	<u>COLL</u>	
25/50	1.00	1.00	1.00		25M	1.00	1.00		NON-DED	1.85	N/A
50/100	1.22	1.55	1.80		50M	1.03	1.12		50	1.64	N/A
100/200	1.39	1.92	2.55		100M	1.06	1.28		100	1.48	1.43
100/300	1.45	2.04	2.80		REJ	N/A	0.00		200	1.28	N/A
250/500	1.58	2.37	3.70						250	1.18	1.24
300/300	1.55	2.32	3.60						500	1.00	1.00
300/500	1.61	N/A	N/A						750	0.93	0.96
REJ	N/A	0.00	0.00						1M	0.82	0.79
									1.5M	0.77	0.71
						<u>MED</u>	<u>MED-BEN *</u>		2M	0.72	0.64
					1M	0.30	N/A		2.5M	0.69	0.59
					2M	0.55	N/A				
					3M	0.75	N/A				
					4M	0.90	N/A				
					5M	N/A	1.00	* These increased limits should be applied to the base rate for Med.			
					7.5M	N/A	1.23				
					10M	N/A	1.45				

GEICO INDEMNITY COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 04/09/2015 RENEWALS 05/25/2015 RATEGEN 62
SECTION 5 - MISCELLANEOUS COVERAGES
ANNUAL BASE RATES and RATING FACTORS

[Click here to go to Rating Worksheet](#)

Rates shown apply for all territories and already include all applicable deviations.

EMERGENCY ROAD SERVICE

See private passenger rules to determine vehicle age.

Rate per Vehicle	Vehicle Age Factors
36.60 <i>Full coverage</i>	1 0.49
	2 0.54
	3 0.60
	4 0.66
	5 0.72
	6 0.80
	7 0.89
	8 1.00
	9 1.12

Vehicle Coverage Limit Factors
Full Coverage 1.00
Liability Only 1.30

ENOA - FEDERAL

[Private passenger increased limits factors apply \[Bodily Injury, Property Damage, UMBI, UIM and UMPD only\].](#)

	<u>Rate per Extended Auto</u>	<u>Med Payments</u>
Bodily Injury 25/50	6.30	1M 6.80
Property Damage 25M	2.20	2M 8.40
UMBI 25% of the private passenger rate		3M 10.00
UMPD 25% of the private passenger rate		4M 11.60
UIM 25% of the private passenger rate		5M 13.20

ACCIDENTAL DEATH BENEFITS

Rate per Vehicle
4.10

Coverage Limit Factors	
5M	1.00
10M	2.00

LOST EARNINGS

Rate per Vehicle	Coverage Limit Factors
6.80	140-WK 1.00
	200-WK 1.25
	250-WK 1.50
	300-WK 1.75
	350-WK 2.00
	400-WK 2.25

GEICO INDEMNITY COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 04/09/2015 RENEWALS 05/25/2015 RATEGEN 62
SECTION 5 - MISCELLANEOUS COVERAGES
ANNUAL BASE RATES and RATING FACTORS

[Click here to go to Rating Worksheet](#)

Rates shown apply for all territories and already include all applicable deviations.

MECHANICAL BREAKDOWN

Rate per Vehicle

\$250 Deductible

30.30

Model Year Factors

<u>Year</u>	<u>Factor</u>
1990 or <	1.0000
1991	1.0500
1992	1.1025
1993	1.1576
1994	1.2155
1995	1.2762
1996	1.3400
1997	1.4071
1998	1.4774
1999	1.5513
2000	1.6288
2001	1.7103
2002	1.7958
2003	1.8856
2004	1.9799
2005	2.0789
2006	2.1828
2007	2.2920
2008	2.4066
2009	2.5269
2010	2.6532
2011	2.7859
2012	2.9252
2013	3.0715

Vehicle Class/Coverage Age Factors

<u>Covq Age</u>	<u>Class</u>					
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>
1	1.000	1.094	1.112	1.232	1.647	1.882
2	1.000	1.094	1.112	1.232	1.647	1.882
3	1.000	1.094	1.112	1.232	1.647	1.882
4	1.000	1.094	1.200	1.436	2.245	2.567
5	1.112	1.370	1.712	2.054	2.992	3.421
6	1.280	1.574	1.967	2.567	3.741	4.276
7	1.447	1.778	2.225	2.970	4.341	5.130
8	1.447	1.778	2.225	2.970	4.341	5.130
9 or >	1.447	1.778	2.225	2.970	4.341	5.130

RENTAL REIMBURSEMENT

30/Day 900 Max

Rate per Vehicle

85.10

Increased Limit Factors

30/900	1.000
35/1050	1.167
45/1350	1.500
50/1500	1.667

State: Arkansas

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: 056 - Auto Rate

Project Name/Number: 056 - Auto Rate/2015-056

First Filing Company: GEICO Indemnity Company, ...

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	AR A1 GE.pdf AR A1 GG.pdf AR A1 GI.pdf
Item Status:	Filed
Status Date:	03/12/2015
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA Survey Form APCS - GE.pdf PPA Survey Form APCS - GG.pdf PPA Survey FORM APCS - GI.pdf PPA Survey FORM APCS - GI.xls PPA Survey Form APCS - GE.xls PPA Survey Form APCS - GG.xls
Item Status:	Filed
Status Date:	03/12/2015
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	FORM RF-1 Rate Filing Abstract.pdf
Item Status:	Filed
Status Date:	03/12/2015
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	n/a
Attachment(s):	
Item Status:	Filed
Status Date:	03/12/2015
Satisfied - Item:	Filing Memo, TOC, and Exhibits
Comments:	

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: 056 - Auto Rate
Project Name/Number: 056 - Auto Rate/2015-056

First Filing Company: GEICO Indemnity Company, ...

Attachment(s):	Memo.pdf TOC.pdf GE-1 Indications.pdf GE-2 LDF.pdf GE-3 Trend.pdf GE-4 ULAE.pdf GE-5 PLR.pdf GE-6 Inv. Income.pdf GE-7 Base Rates.pdf GE-8 MP ILF.pdf GI-1 Indications.pdf GI-2 LDF.pdf GI-3 Trend.pdf GI-4 ULAE.pdf GI-5 PLR.pdf GI-6 Inv. Income.pdf GI-7 Base Rates.pdf GI-8 MP ILF.pdf
Item Status:	Filed
Status Date:	03/12/2015
Satisfied - Item:	Cover Letter and Change Sheet
Comments:	
Attachment(s):	Cover Letter.pdf Change Sheet.pdf
Item Status:	Filed
Status Date:	03/12/2015
Satisfied - Item:	Confidential - Appendix A
Comments:	
Attachment(s):	Appendix A.pdf
Item Status:	Filed
Status Date:	03/12/2015

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name GOVERNMENT EMPLOYEES INSURANCE COMPANY
 NAIC # (including group #) 22063, 031

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?

Yes No

If yes, list the areas:

2. Do you furnish a market for young drivers? Yes No

3. Do you require collateral business to support a youthful driver? Yes No

4. Do you insure drivers with an international or foreign driver's license? Yes No *We do require the insured to obtain a US drivers license within 30 days of inception of policy.

5. Specify the percentage you allow in credit or discounts for the following:

- | | |
|---|--|
| a. Driver over 55 | 15 % Defensive Driver Discount (See Private Passenger Rule 14) |
| b. Good Student Discount | 15% for Males, 10% for Females (See Private Passenger Rule 22) |
| c. Multi-car Discount | Up to 20% (See Private Passenger Rule 3.B and 5) |
| d. Accident Free Discount* | Variable (See Private Passenger Rule 3.B) |
| Please Specify Qualification for Discount: | |
| 5 Years Driving Experience and No Assignable Points
(See Private Passenger Rule 4) | |
| e. Anti-Theft Discount | 5% (See Private Passenger Rule 19) |
| f. Other (specify) | |
| Restraint Discount (Airbag/Seat Belt) | 15-40% (See Private Passenger Rule 13) |
| Military | Up to 15% (See Private Passenger Rule 15) |
| Associate | Up to 8% (See Private Passenger Rule 16) |
| Sponsored Marketing | Up to 8% (See Private Passenger Rule 17) |
| Anti-Lock Brake | 5% (See Private Passenger Rule 18) |
| College Graduate | 15% for Males, 10% for Females (See Private Passenger Rule 22) |
| Multi-Line | 3% (See Private Passenger Rule 28) |
| New Vehicle | 5% Collision, 15% Comprehensive (See Private Passenger Rule 29) |
| E-Banking | 3% (See Private Passenger Rule 31) |
| Emergency Deployment | Up to 25%, varies by deployment and vehicle usage while deployed (See General Rule 15) |

6. Do you have an installment payment plan for automobile insurance? Yes No

If so, what is the fee for installment payments?

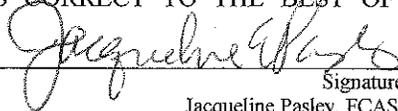
\$5 per installment, or \$1 per electronic fund transfer (See General Rule 5)

7. Does your company utilize a tiered rating plan? Yes No
 If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference
Tier D	0.514
Tier E	0.599
Tier F	0.630
Tier G	0.663
Tier H	0.698
Tier J	0.735
Tier K	0.774
Tier 2	0.810
Tier L	0.815
Tier M	0.858
Tier N	0.903
Tier P	0.950
Tier 0	1.000
Tier 3	1.000
Tier Q	1.000
Tier R	1.053
Tier S	1.108
Tier T	1.166
Tier U	1.227
Tier V	1.292
Tier W	1.360

We consider our volume of business in each tier to be proprietary information and do not want to share this information with our competitors. Therefore, we respectfully request that the Department agree to keep this information confidential. This information is listed in Appendix A.

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.



 Signature
 Jacqueline Pasley, FCAS, MAAA, CPCU

 Printed Name
 Assistant Vice-President

 Title
 301-986-3848

 Telephone Number
 JPasley@gcico.com

 Email address

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name GEICO GENERAL INSURANCE COMPANY
 NAIC # (including group #) 35882, 031

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No
 If yes, list the areas:

2. Do you furnish a market for young drivers? Yes No
3. Do you require collateral business to support a youthful driver? Yes No
4. Do you insure drivers with an international or foreign driver's license? Yes No *We do require the insured to obtain a US drivers license within 30 days of inception of policy.
5. Specify the percentage you allow in credit or discounts for the following:

a. Driver over 55 b. Good Student Discount c. Multi-car Discount d. Accident Free Discount* Please Specify Qualification for Discount: 5 Years Driving Experience and No Assignable Points (See Private Passenger Rule 4) e. Anti-Theft Discount f. Other (specify) Restraint Discount (Airbag/Seat Belt) Military Associate Sponsored Marketing Anti-Lock Brake College Graduate Multi-Line New Vehicle E-Banking Emergency Deployment	15 % Defensive Driver Discount (See Private Passenger Rule 14) 15% for Males, 10% for Females (See Private Passenger Rule 22) Up to 20% (See Private Passenger Rule 3.B and 5) Variable (See Private Passenger Rule 3.B) 5% (See Private Passenger Rule 19) 15-40% (See Private Passenger Rule 13) Up to 15% (See Private Passenger Rule 15) Up to 8% (See Private Passenger Rule 16) Up to 8% (See Private Passenger Rule 17) 5% (See Private Passenger Rule 18) 15% for Males, 10% for Females (See Private Passenger Rule 22) 3% (See Private Passenger Rule 28) 5% Collision, 15% Comprehensive (See Private Passenger Rule 29) 3% (See Private Passenger Rule 31) Up to 25%, varies by deployment and vehicle usage while deployed (See General Rule 15)
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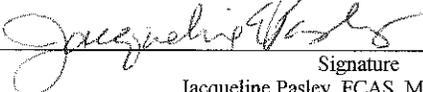
6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments?
\$5 per installment, or \$1 per electronic fund transfer (See General Rule 5)

7. Does your company utilize a tiered rating plan? Yes No
 If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference
Tier D	0.514
Tier E	0.599
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Tier W	1.360

We consider our volume of business in each tier to be proprietary information and do not want to share this information with our competitors. Therefore, we respectfully request that the Department agree to keep this information confidential. This information is listed in Appendix A.

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.



 Signature
 Jacqueline Pasley, FCAS, MAAA, CPCU

 Printed Name
 Assistant Vice-President

 Title
 301-986-3848

 Telephone Number
 JPasley@gcico.com

 Email address

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name GEICO INDEMNITY COMPANY
 NAIC # (including group #) 22055, 031

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No
 If yes, list the areas:

2. Do you furnish a market for young drivers? Yes No

3. Do require collateral business to support a youthful driver? Yes No

4. Do you insure drivers with an international or foreign driver's license? Yes No *We do require the insured to obtain a US drivers license within 30 days of inception of policy.

5. Specify the percentage you allow in credit or discounts for the following:

- | | |
|---|--|
| a. Driver over 55 | 5 % Defensive Driver Discount (See Private Passenger Rule 14) |
| b. Good Student Discount | Up to 15% for Males, Up to 12% for Females (See Private Passenger Rule 22) |
| c. Multi-car Discount | Up to 20% (See Private Passenger Rule 3.B and 5) |
| d. Accident Free Discount* | Variable (See Private Passenger Rule 3.B) |
| Please Specify Qualification for Discount:
6 Years Driving Experience and No Assignable Points
(See Private Passenger Rule 4) | |
| e. Anti-Theft Discount | N/A |
| f. Other (specify) | |
| Military | 10% (See Private Passenger Rule 15) |
| Associate | 8% (See Private Passenger Rule 16) |
| Transfer/Renewal | Up to 18.5% (See Private Passenger Rule 20) |
| College Graduate | Up to 15% for Males, Up to 12% for Females (See Private Passenger Rule 22) |
| Multi-Line | 3% (See Private Passenger Rule 28) |
| New Vehicle | 5% Collision, 15% Comprehensive (See Private Passenger Rule 29) |
| E-Banking | 3% (See Private Passenger Rule 31) |
| Emergency Deployment | Up to 25%, varies by deployment and vehicle usage while deployed (See General Rule 15) |

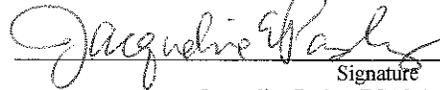
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Tier L	0.815
Tier M	0.858
Tier N	0.903
Tier 2	0.920
Tier P	0.950
Tier 0	1.000
Tier 1	1.000
Tier 3	1.000
Tier Q	1.000
Tier R	1.053
Tier 4	1.080
Tier S	1.108
Tier T	1.166
Tier U	1.227
Tier V	1.292
Tier W	1.360
Tier X	1.432
Tier Y	1.507
Tier 5	1.586
Tier 6	1.669
Tier 7	1.757
Tier 8	1.849
Tier 9	1.946

We consider our volume of business in each tier to be proprietary information and do not want to share this information with our competitors. Therefore, we respectfully request that the Department agree to keep this information confidential. This information is listed in Appendix A.

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.



Signature

Jacqueline Pasley, FCAS, MAAA, CPCU

Printed Name

Assistant Vice-President

Title

301-986-3848

Telephone Number

Pasley@gcico.com

Email address

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified May 2012

NAIC Number: 22063
 Company Name: Government Employees Insurance Co.
 Contact Person: Travis Kissinger
 Telephone No.: 240-541-6845
 Email Address: Tkissinger@geico.com
 Effective Date: 4/9/2015

Assumptions to Use:
 1 **Liability** -Minimum \$25,000 per person
 2 **Bodily Injury** \$50,000 per accident
 \$25,000 per accident
 3 **Property Damage** \$100 deductible per accident
 4 **Comprehensive & Collision** \$250 deductible per accident
 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
 6 **Personal Injury Protection** of \$5,000 for medical, loss
 wages according to statute and \$5,000 accidental death
 7 **If male and female rates are different, use the highest of the two**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 501-371-2800
Telephone: insurance.pnc@arkansas.gov
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit
 on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 40%
 AUTO/HOMEOWNERS 3%
 GOOD STUDENT 10-M, 15-F%
 ANTI-THEFT DEVICE 5%
 Over 55 Defensive Driver Discount 15%
 \$250/\$500 Deductible Comp./Coll. %

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
			18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$703	\$616	\$131	\$91	\$809	\$709	\$153	\$107	\$915	\$802	\$173	\$121	\$658	\$575	\$127	\$90	\$842	\$736	\$158	\$110
	Minimum Liability with Comprehensive and Collision		\$1,369	\$1,222	\$251	\$173	\$1,640	\$1,476	\$317	\$226	\$1,746	\$1,559	\$323	\$224	\$1,480	\$1,343	\$303	\$222	\$1,728	\$1,552	\$331	\$235
	100/300/50 Liability with Comprehensive and Collision		\$1,516	\$1,356	\$291	\$207	\$1,825	\$1,643	\$369	\$270	\$1,943	\$1,737	\$374	\$267	\$1,629	\$1,478	\$344	\$258	\$1,908	\$1,715	\$377	\$272
2009 Ford Explorer XLT 2WD, 4 door	Minimum Liability		\$703	\$616	\$131	\$91	\$809	\$709	\$153	\$107	\$915	\$802	\$173	\$121	\$658	\$575	\$127	\$90	\$842	\$736	\$158	\$110
	Minimum Liability with Comprehensive and Collision		\$1,401	\$1,252	\$256	\$177	\$1,680	\$1,512	\$325	\$231	\$1,786	\$1,595	\$330	\$229	\$1,518	\$1,378	\$310	\$228	\$1,771	\$1,591	\$339	\$240
	100/300/50 Liability with Comprehensive and Collision		\$1,548	\$1,385	\$296	\$210	\$1,864	\$1,679	\$376	\$275	\$1,982	\$1,773	\$381	\$272	\$1,667	\$1,513	\$352	\$263	\$1,951	\$1,754	\$385	\$278
2010 Honda Odyssey "EX"	Minimum Liability		\$619	\$541	\$119	\$84	\$716	\$625	\$140	\$100	\$810	\$708	\$158	\$113	\$586	\$510	\$117	\$85	\$748	\$651	\$145	\$103
	Minimum Liability with Comprehensive and Collision		\$1,350	\$1,206	\$250	\$174	\$1,629	\$1,467	\$320	\$229	\$1,723	\$1,539	\$322	\$225	\$1,487	\$1,351	\$308	\$228	\$1,721	\$1,546	\$334	\$238
	100/300/50 Liability with Comprehensive and Collision		\$1,486	\$1,330	\$288	\$206	\$1,800	\$1,623	\$369	\$272	\$1,904	\$1,703	\$371	\$267	\$1,625	\$1,477	\$348	\$262	\$1,886	\$1,696	\$377	\$275
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$671	\$586	\$129	\$91	\$778	\$678	\$152	\$108	\$880	\$768	\$171	\$122	\$637	\$554	\$127	\$91	\$815	\$708	\$158	\$111
	Minimum Liability with Comprehensive and Collision		\$1,661	\$1,487	\$306	\$212	\$2,014	\$1,818	\$395	\$283	\$2,114	\$1,891	\$393	\$274	\$1,857	\$1,692	\$386	\$286	\$2,131	\$1,920	\$414	\$295
	100/300/50 Liability with Comprehensive and Collision		\$1,807	\$1,619	\$346	\$246	\$2,197	\$1,984	\$446	\$327	\$2,309	\$2,067	\$444	\$316	\$2,005	\$1,826	\$427	\$321	\$2,309	\$2,081	\$459	\$333
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability		\$626	\$548	\$120	\$84	\$725	\$634	\$141	\$100	\$821	\$718	\$159	\$113	\$593	\$517	\$118	\$84	\$757	\$660	\$145	\$103
	Minimum Liability with Comprehensive and Collision		\$2,130	\$1,923	\$399	\$280	\$2,629	\$2,403	\$534	\$392	\$2,697	\$2,435	\$509	\$358	\$2,495	\$2,309	\$545	\$414	\$2,781	\$2,538	\$559	\$407
	100/300/50 Liability with Comprehensive and Collision		\$2,270	\$2,051	\$438	\$313	\$2,806	\$2,564	\$584	\$435	\$2,885	\$2,605	\$559	\$400	\$2,638	\$2,439	\$585	\$449	\$2,953	\$2,693	\$603	\$444
2010 Hyundai Santa Fe SE 4X2	Minimum Liability		\$703	\$616	\$131	\$91	\$809	\$709	\$153	\$107	\$915	\$802	\$173	\$121	\$658	\$575	\$127	\$90	\$842	\$736	\$158	\$110
	Minimum Liability with Comprehensive and Collision		\$1,548	\$1,386	\$284	\$196	\$1,867	\$1,686	\$363	\$260	\$1,971	\$1,764	\$364	\$253	\$1,707	\$1,556	\$352	\$260	\$1,969	\$1,775	\$380	\$270
	100/300/50 Liability with Comprehensive and Collision		\$1,695	\$1,520	\$323	\$230	\$2,052	\$1,854	\$415	\$304	\$2,168	\$1,942	\$416	\$296	\$1,856	\$1,691	\$394	\$296	\$2,149	\$1,938	\$425	\$308

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified May 2012

NAIC Number: 35882
Company Name: GEICO General Insurance Co.
Contact Person: Travis Kissinger
Telephone No.: 240-541-6845
Email Address: Tkissinger@geico.com
Effective Date: 4/9/2015

Assumptions to Use:

- 1 **Liability** -Minimum \$25,000 per person
- 2 **Bodily Injury** \$50,000 per accident
\$25,000 per accident
- 3 **Property Damage** \$100 deductible per accident
- 4 **Comprehensive & Collision** \$250 deductible per accident
- 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
- 6 **Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
- 7 **If male and female rates are different, use the highest of the two**

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 1200 West Third Street
 Little Rock, AR 72201-1904
 501-371-2800

Telephone: insurance.pnc@arkansas.gov
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 40%
 AUTO/HOMEOWNERS 3%
 GOOD STUDENT 10-M, 15-F%
 ANTI-THEFT DEVICE 5%
 Over 55 Defensive Driver Discount 15%
 \$250/\$500 Deductible Comp./Coll. %

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability			\$703	\$616	\$131	\$91	\$809	\$709	\$153	\$107	\$915	\$802	\$173	\$121	\$658	\$575	\$127	\$90
	Minimum Liability with Comprehensive and Collision			\$1,369	\$1,222	\$251	\$173	\$1,640	\$1,476	\$317	\$226	\$1,746	\$1,559	\$323	\$224	\$1,480	\$1,343	\$303	\$222	\$1,728	\$1,552	\$331	\$235
	100/300/50 Liability with Comprehensive and Collision			\$1,516	\$1,356	\$291	\$207	\$1,825	\$1,643	\$369	\$270	\$1,943	\$1,737	\$374	\$267	\$1,629	\$1,478	\$344	\$258	\$1,908	\$1,715	\$377	\$272
2009 Ford Explorer XLT 2WD, 4 door	Minimum Liability			\$703	\$616	\$131	\$91	\$809	\$709	\$153	\$107	\$915	\$802	\$173	\$121	\$658	\$575	\$127	\$90	\$842	\$736	\$158	\$110
	Minimum Liability with Comprehensive and Collision			\$1,401	\$1,252	\$256	\$177	\$1,680	\$1,512	\$325	\$231	\$1,786	\$1,595	\$330	\$229	\$1,518	\$1,378	\$310	\$228	\$1,771	\$1,591	\$339	\$240
	100/300/50 Liability with Comprehensive and Collision			\$1,548	\$1,385	\$296	\$210	\$1,864	\$1,679	\$376	\$275	\$1,982	\$1,773	\$381	\$272	\$1,667	\$1,513	\$352	\$263	\$1,951	\$1,754	\$385	\$278
2010 Honda Odyssey "EX"	Minimum Liability			\$619	\$541	\$119	\$84	\$716	\$625	\$140	\$100	\$810	\$708	\$158	\$113	\$586	\$510	\$117	\$85	\$748	\$651	\$145	\$103
	Minimum Liability with Comprehensive and Collision			\$1,350	\$1,206	\$250	\$174	\$1,629	\$1,467	\$320	\$229	\$1,723	\$1,539	\$322	\$225	\$1,487	\$1,351	\$308	\$228	\$1,721	\$1,546	\$334	\$238
	100/300/50 Liability with Comprehensive and Collision			\$1,486	\$1,330	\$288	\$206	\$1,800	\$1,623	\$369	\$272	\$1,904	\$1,703	\$371	\$267	\$1,625	\$1,477	\$348	\$262	\$1,886	\$1,696	\$377	\$275
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$671	\$586	\$129	\$91	\$778	\$678	\$152	\$108	\$880	\$768	\$171	\$122	\$637	\$554	\$127	\$91	\$815	\$708	\$158	\$111
	Minimum Liability with Comprehensive and Collision			\$1,661	\$1,487	\$306	\$212	\$2,014	\$1,818	\$395	\$283	\$2,114	\$1,891	\$393	\$274	\$1,857	\$1,692	\$386	\$286	\$2,131	\$1,920	\$414	\$295
	100/300/50 Liability with Comprehensive and Collision			\$1,807	\$1,619	\$346	\$246	\$2,197	\$1,984	\$446	\$327	\$2,309	\$2,067	\$444	\$316	\$2,005	\$1,826	\$427	\$321	\$2,309	\$2,081	\$459	\$333
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability			\$626	\$548	\$120	\$84	\$725	\$634	\$141	\$100	\$821	\$718	\$159	\$113	\$593	\$517	\$118	\$84	\$757	\$660	\$145	\$103
	Minimum Liability with Comprehensive and Collision			\$2,130	\$1,923	\$399	\$280	\$2,629	\$2,403	\$534	\$392	\$2,697	\$2,435	\$509	\$358	\$2,495	\$2,309	\$545	\$414	\$2,781	\$2,538	\$559	\$407
	100/300/50 Liability with Comprehensive and Collision			\$2,270	\$2,051	\$438	\$313	\$2,806	\$2,564	\$584	\$435	\$2,885	\$2,605	\$559	\$400	\$2,638	\$2,439	\$585	\$449	\$2,953	\$2,693	\$603	\$444
2010 Hyundai Santa Fe SE 4X2	Minimum Liability			\$703	\$616	\$131	\$91	\$809	\$709	\$153	\$107	\$915	\$802	\$173	\$121	\$658	\$575	\$127	\$90	\$842	\$736	\$158	\$110
	Minimum Liability with Comprehensive and Collision			\$1,548	\$1,386	\$284	\$196	\$1,867	\$1,686	\$363	\$260	\$1,971	\$1,764	\$364	\$253	\$1,707	\$1,556	\$352	\$260	\$1,969	\$1,775	\$380	\$270
	100/300/50 Liability with Comprehensive and Collision			\$1,695	\$1,520	\$323	\$230	\$2,052	\$1,854	\$415	\$304	\$2,168	\$1,942	\$416	\$296	\$1,856	\$1,691	\$394	\$296	\$2,149	\$1,938	\$425	\$308

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified May 2012

NAIC Number: 22055
Company Name: GEICO Indemnity Company
Contact Person: Travis Kissinger
Telephone No.: 240-541-6815
Email Address: Tkissinger@geico.com
Effective Date: 4/9/2015

Assumptions to Use:

- 1 **Liability** -Minimum \$25,000 per person
- 2 **Bodily Injury** \$50,000 per accident
\$25,000 per accident
- 3 **Property Damage** \$100 deductible per accident
- 4 **Comprehensive & Collision** \$250 deductible per accident
- 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
- 6 **Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
- 7 **If male and female rates are different, use the highest of the two**

Submit to: Arkansas Insurance Department
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 Little Rock, AR 72201-1904
 501-371-2800

Telephone: insurance.pnc@arkansas.gov
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG %
 AUTO/HOMEOWNERS %
 GOOD STUDENT %
 ANTI-THEFT DEVICE %
 Over 55 Defensive Driver Discount %
 \$250/\$500 Deductible Comp./Coll. %

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability			\$699	\$631	\$236	\$240	\$817	\$736	\$277	\$282	\$908	\$819	\$312	\$317	\$676	\$607	\$234	\$237
	Minimum Liability with Comprehensive and Collision			\$1,299	\$1,402	\$475	\$470	\$1,610	\$1,740	\$617	\$605	\$1,673	\$1,798	\$618	\$611	\$1,462	\$1,590	\$592	\$575	\$1,660	\$1,801	\$636	\$623
	100/300/50 Liability with Comprehensive and Collision			\$1,454	\$1,545	\$542	\$538	\$1,800	\$1,916	\$702	\$690	\$1,881	\$1,991	\$706	\$700	\$1,619	\$1,735	\$662	\$644	\$1,845	\$1,972	\$714	\$701
2009 Ford Explorer XLT 2WD, 4 door	Minimum Liability			\$699	\$631	\$236	\$240	\$817	\$736	\$277	\$282	\$908	\$819	\$312	\$317	\$676	\$607	\$234	\$237	\$820	\$737	\$277	\$281
	Minimum Liability with Comprehensive and Collision			\$1,328	\$1,439	\$486	\$481	\$1,648	\$1,787	\$633	\$620	\$1,708	\$1,845	\$632	\$625	\$1,498	\$1,636	\$608	\$589	\$1,699	\$1,852	\$652	\$638
	100/300/50 Liability with Comprehensive and Collision			\$1,482	\$1,582	\$552	\$548	\$1,838	\$1,963	\$717	\$705	\$1,917	\$2,038	\$720	\$714	\$1,654	\$1,781	\$677	\$659	\$1,884	\$2,023	\$730	\$717
2010 Honda Odyssey "EX"	Minimum Liability			\$621	\$559	\$214	\$218	\$729	\$654	\$252	\$256	\$812	\$730	\$284	\$289	\$609	\$544	\$214	\$218	\$734	\$658	\$252	\$256
	Minimum Liability with Comprehensive and Collision			\$1,281	\$1,406	\$475	\$469	\$1,598	\$1,756	\$623	\$608	\$1,651	\$1,804	\$619	\$611	\$1,469	\$1,621	\$604	\$584	\$1,655	\$1,825	\$644	\$629
	100/300/50 Liability with Comprehensive and Collision			\$1,423	\$1,538	\$538	\$533	\$1,773	\$1,919	\$702	\$689	\$1,843	\$1,982	\$702	\$695	\$1,613	\$1,755	\$670	\$651	\$1,825	\$1,982	\$717	\$703
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$674	\$605	\$230	\$234	\$792	\$710	\$272	\$276	\$883	\$792	\$306	\$311	\$663	\$592	\$231	\$235	\$799	\$715	\$272	\$277
	Minimum Liability with Comprehensive and Collision			\$1,566	\$1,751	\$584	\$575	\$1,969	\$2,201	\$774	\$754	\$2,018	\$2,246	\$759	\$746	\$1,828	\$2,048	\$761	\$733	\$2,046	\$2,294	\$804	\$782
	100/300/50 Liability with Comprehensive and Collision			\$1,720	\$1,893	\$650	\$642	\$2,158	\$2,376	\$858	\$838	\$2,224	\$2,437	\$847	\$835	\$1,983	\$2,192	\$830	\$802	\$2,229	\$2,464	\$881	\$860
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability			\$628	\$566	\$216	\$219	\$737	\$662	\$254	\$258	\$822	\$740	\$287	\$291	\$614	\$550	\$216	\$219	\$742	\$666	\$254	\$258
	Minimum Liability with Comprehensive and Collision			\$2,003	\$2,320	\$780	\$759	\$2,584	\$2,983	\$1,078	\$1,035	\$2,574	\$2,972	\$1,013	\$985	\$2,469	\$2,848	\$1,100	\$1,043	\$2,696	\$3,121	\$1,124	\$1,079
	100/300/50 Liability with Comprehensive and Collision			\$2,151	\$2,457	\$845	\$825	\$2,766	\$3,151	\$1,160	\$1,118	\$2,773	\$3,156	\$1,098	\$1,071	\$2,619	\$2,987	\$1,167	\$1,111	\$2,873	\$3,285	\$1,199	\$1,155
2010 Hyundai Santa Fe SE 4X2	Minimum Liability			\$699	\$631	\$236	\$240	\$817	\$736	\$277	\$282	\$908	\$819	\$312	\$317	\$676	\$607	\$234	\$237	\$820	\$737	\$277	\$281
	Minimum Liability with Comprehensive and Collision			\$1,464	\$1,613	\$541	\$534	\$1,830	\$2,017	\$713	\$696	\$1,881	\$2,065	\$704	\$693	\$1,681	\$1,861	\$695	\$670	\$1,892	\$2,094	\$738	\$719
	100/300/50 Liability with Comprehensive and Collision			\$1,619	\$1,756	\$608	\$601	\$2,020	\$2,193	\$798	\$781	\$2,090	\$2,258	\$792	\$783	\$1,837	\$2,006	\$764	\$740	\$2,078	\$2,265	\$815	\$797

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	2015-056
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	n/a
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	Company Name		Company NAIC Number
3.	A. Government Employees Insurance Company	B.	031-22063

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A. 19.0000	B.	19.0001

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	17.6%	0.0%	NA	NA	NA	NA	NA
Property Damage	23.5%	9.0%	NA	NA	NA	NA	NA
Uninsured / Underinsured Motorists	9.0%	8.0%	NA	NA	NA	NA	NA
Medical Payments / Medical Benefits	27.2%	25.0%	NA	NA	NA	NA	NA
Uninsured Motorist Property Damage	1.7%	0.0%	NA	NA	NA	NA	NA
Collision	12.3%	3.0%	NA	NA	NA	NA	NA
Comprehensive	-12.5%	-2.0%	NA	NA	NA	NA	NA
Rental Reimbursement	7.9%	6.0%	NA	NA	NA	NA	NA
Emergency Road Service	-28.9%	0.0%	NA	NA	NA	NA	NA
TOTAL OVERALL EFFECT	11.4%	4.0%					

6. 5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2009	10,002	0.0%	12/7/2009	12,607	8,777	69.6%	66.8%
2010	10,763	3.0%	6/7/2010	14,086	9,004	63.9%	63.6%
2011	10,946	5.0%	11/18/2011	15,147	11,333	74.8%	64.7%
2012	10,078			15,104	10,171	67.3%	66.0%
2013	9,379			14,353	10,111	70.4%	64.5%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense*	16.7
C. Taxes, License & Fees	3.2
D. Underwriting Profit & Contingencies	5.0
E. Other (explain)^	0.3
F. TOTAL	25.1

* And other Acquisitions
^ Commission

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 7.00% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 29
10. -2.11% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 20

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # 2015-056

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number n/a

		Company Name		Company NAIC Number
3.	A.	GEICO General Insurance Company	B.	031-35882

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0000	B.	19.0001

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	17.6%	0.0%	NA	NA	NA	NA	NA
Property Damage	23.5%	9.0%	NA	NA	NA	NA	NA
Uninsured / Underinsured Motorists	9.0%	8.0%	NA	NA	NA	NA	NA
Medical Payments / Medical Benefits	27.2%	25.0%	NA	NA	NA	NA	NA
Uninsured Motorist Property Damage	1.7%	0.0%	NA	NA	NA	NA	NA
Collision	12.3%	3.0%	NA	NA	NA	NA	NA
Comprehensive	-12.5%	-2.0%	NA	NA	NA	NA	NA
Rental Reimbursement	7.9%	6.0%	NA	NA	NA	NA	NA
Emergency Road Service	-28.9%	0.0%	NA	NA	NA	NA	NA
TOTAL OVERALL EFFECT	11.4%	4.0%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2009	23,617	0.0%	12/7/2009	24,513	17,467	71.3%	65.0%
2010	27,550	3.0%	6/7/2010	30,133	21,327	70.8%	67.4%
2011	31,134	5.0%	11/18/2011	35,098	27,473	78.3%	74.0%
2012	30,078			37,812	25,763	68.1%	72.4%
2013	29,849			37,830	25,223	66.7%	68.5%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense*	16.7
C. Taxes, License & Fees	3.2
D. Underwriting Profit & Contingencies	5.0
E. Other (explain)^	0.3
F. TOTAL	25.1

* And other Acquisitions
^ Commission

8. N Apply Lost Cost Factors to Future filings? (Y or N)
 9. 7.00% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 3
 10. -2.07% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 17

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # **2015-056**

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number **n/a**

		Company Name GEICO Indemnity Company			Company NAIC Number 031-22055
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		Product Coding Matrix Line of Business (i.e., Type of Insurance) 19.0000			Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) 19.0001
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5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	12.1%	-2.0%	NA	NA	NA	NA	NA
Property Damage	24.8%	7.0%	NA	NA	NA	NA	NA
Uninsured / Underinsured Motorists	10.8%	8.0%	NA	NA	NA	NA	NA
Medical Payments / Medical Benefits	17.4%	15.0%	NA	NA	NA	NA	NA
Uninsured Motorist Property Damage	-0.7%	0.0%	NA	NA	NA	NA	NA
Collision	-7.0%	-9.0%	NA	NA	NA	NA	NA
Comprehensive	-7.7%	-2.0%	NA	NA	NA	NA	NA
Rental Reimbursement	15.5%	15.0%	NA	NA	NA	NA	NA
Emergency Road Service	-12.6%	0.0%	NA	NA	NA	NA	NA
TOTAL OVERALL EFFECT	8.0%	0.0%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2009	11,328	2.9%	12/7/2009	17,296	11,031	63.8%	70.5%
2010	13,473	5.0%	6/7/2010	20,591	13,057	63.4%	63.8%
2011	14,443	3.7%	11/18/2011	23,501	15,351	65.3%	65.9%
2012	15,612			25,776	15,938	61.8%	60.5%
2013	16,734			28,574	17,747	62.1%	67.1%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense*	22.0
C. Taxes, License & Fees	2.9
D. Underwriting Profit & Contingencies	5.0
E. Other (explain)^	0.5
F. TOTAL	30.4

* And other Acquisitions
^ Commission

8. N Apply Lost Cost Factors to Future filings? (Y or N)
 9. 7.00% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 18
 10. -5.92% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 15

**GOVERNMENT EMPLOYEES INSURANCE COMPANY (GEICO)
GEICO GENERAL INSURANCE COMPANY (GG)
GEICO INDEMNITY COMPANY (GI)**

Voluntary Private Passenger Automobile Insurance

ARKANSAS

Filing Memorandum

Government Employees Insurance Company/ GEICO General Insurance Company

Government Employees Insurance Company (GEICO) and GEICO General Insurance Company (GG) hereby submit a +4.0% overall change in voluntary automobile insurance rates as shown on Exhibit GE-1, Sheet 1. These changes vary by coverage and will be applied statewide.

The experience indications are developed on Exhibit GE-1, Sheets 2 and 3, using three accident years of data ending June 30, 2014, evaluated as of September 30, 2014. Earned premiums are adjusted to current rate level. We adjusted our loss experience for Comprehensive and Rental Reimbursement by excluding catastrophe losses and loading long-term catastrophe factors of 19.4% and 4.3%, respectively, as shown on Exhibit GE-1, Sheets 4 and 5.

Incurred losses are developed to an ultimate settlement basis using factors shown on Exhibit GE-2, Sheets 1 through 10. Losses are trended from the midpoint of each accident year to the end of the latest accident year using the historical trend factors and trended to the average accident date anticipated under the revised rates using the projected trend factors shown on Exhibit GE-3, Sheets 1 through 8. These trend factors are based on the underlying frequency, severity and premium drift data.

The factors used to adjust the incurred losses and allocated loss adjustment expenses to include unallocated loss adjustment expenses are developed on Exhibit GE-4.

To the extent that the experience data lacks credibility, the experience indications are weighted with the trended permissible loss and loss adjustment expense ratio underlying the current rates. The credibility-weighted loss and loss adjustment expense ratio is compared to the permissible loss and loss adjustment expense ratio to calculate the credibility-weighted indicated change.

Exhibit GE-5, Sheet 1 presents the calculation of the permissible loss and loss adjustment expense ratio. The expense ratios used in this calculation are based on an average of 2011-2013 Arkansas expense data shown on Exhibit GE-5, Sheet 2.

The calculation of investment income is shown on Exhibit GE-6. Liability and physical damage indications are reduced by 1.6% and 0.2%, respectively, to reflect investment income.

Exhibit GE-7 shows the development of base rate changes by coverage and territory. Underinsured Motorists Bodily Injury (UIM) base rates are currently 38.5% of Uninsured Motorists Bodily Injury (UM) rates, and UM additional vehicle base rates are currently 80.2% of first vehicle base rates; we intend to maintain these relationships.

We will revise our increased limit factors in Medical Payments / Medical Benefits, as shown on Exhibit GE-8. An offset of 0.993 has been applied to base rates so this change does not affect overall premium volume.

GG rates and relativities are currently equal to those of GEICO. We will implement the same rate and structure changes for GEICO and GG to maintain this relationship.

GEICO Indemnity Company

GEICO Indemnity Company (GI) hereby submits a +0.0% overall rate change in voluntary automobile insurance rates as shown on Exhibit GI-1, Sheet 1. These changes vary by coverage and will be applied statewide.

The experience indications are developed on Exhibit GI-1, Sheets 2 and 3, using three accident years of data ending June 30, 2014, evaluated as of September 30, 2014. Data from GI and GEICO Casualty Company (GC) were combined for these indications. Earned premiums are adjusted to current rate level. We adjusted our loss experience for Comprehensive and Rental Reimbursement by excluding catastrophe losses and loading long-term catastrophe factors of 19.4% and 4.3%, respectively, as shown on Exhibit GI-1, Sheets 4 and 5.

Incurred losses are developed to an ultimate settlement basis using factors shown on Exhibit GI-2, Sheets 1 through 10. Losses are trended from the midpoint of each accident year to the end of the latest accident year using the historical trend factors and trended to the average accident date anticipated under the revised rates using the projected trend factors shown on Exhibit GI-3, Sheets 1 through 8. These trend factors are based on the underlying frequency, severity and premium drift data.

The factors used to adjust the incurred losses and allocated loss adjustment expenses to include unallocated loss adjustment expenses are calculated on Exhibit GI-4.

To the extent that the experience data lacks credibility, the experience indications are weighted with the trended permissible loss and loss adjustment expense ratio underlying the current rates. The credibility-weighted loss and loss adjustment expense ratio is compared to the permissible loss and loss adjustment expense ratio to calculate the credibility-weighted indicated change.

Exhibit GI-5, Sheet 1 presents the calculation of the permissible loss and loss adjustment expense ratio. The expense ratios used in this calculation are based on an average of 2011-2013 Arkansas expense data shown on Exhibit GI-5, Sheet 2.

The calculation of investment income is shown on Exhibit GI-6. Liability and physical damage indications are reduced by 1.6% and 0.2%, respectively, to reflect investment income.

Exhibit GI-7 shows the development of base rate changes by coverage and territory. Underinsured Motorists Bodily Injury (UIM) base rates are currently 71.0% of Uninsured Motorists Bodily Injury (UM) rates; we intend to maintain this relationship.

We will revise our increased limit factors in Medical Payments / Medical Benefits, as shown on Exhibit GI-8. An offset of 1.002 has been applied to base rates so this change does not affect overall premium volume.

**GOVERNMENT EMPLOYEES INSURANCE COMPANY (GEICO)
GEICO GENERAL INSURANCE COMPANY (GG)
GEICO INDEMNITY COMPANY (GI)**

Voluntary Private Passenger Automobile Insurance

Arkansas

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Filing Memorandum

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	Sheet 5:	Determination of Rental Reimbursement Catastrophe Loading
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Exhibit GE-3	Sheets 1-8:	Trend Analysis
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GEICO Indemnity Company

Exhibit GI-1	Sheet 1:	Summary of Rate Level Indications
	Sheets 2-3:	Determination of Indicated Statewide Rate Level Change
	Sheet 4:	Determination of Comprehensive Catastrophe Loading
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Exhibit GI-2	Sheet 1:	Loss Development Factors
	Sheets 2-10:	Loss Development by Accident Year
Exhibit GI-3	Sheets 1-8:	Trend Analysis
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Exhibit GI-5	Sheet 1: Sheet 2:	Determination of Permissible Loss and LAE Ratio Automobile Insurance Expenses
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Exhibit GI-8		Revisions to Medical Payments / Medical Benefits Increased Limit Factors

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY**

Voluntary Private Passenger Automobile Insurance

Arkansas

Summary of Rate Level Indications

Coverage	(1)	(2)	(3)	(4)
	Current Level In-Force Premium Distribution	Indicated Change	Indicated Change Adjusted For Investment Income*	Selected Rate Change
Bodily Injury	0.197	19.5%	17.6%	0.0%
Property Damage	0.207	25.5%	23.5%	9.0%
Uninsured Motorists ¹	0.054	10.7%	9.0%	8.0%
Medical Payments ²	0.041	29.2%	27.2%	25.0%
UMPD	0.028	3.3%	1.7%	0.0%
Other Liability ³	0.003	----	----	----
Liability	0.529	20.8%	18.9%	6.3%
Collision	0.280	12.5%	12.3%	3.0%
Comprehensive ⁴	0.148	-12.3%	-12.5%	-2.0%
Emergency Road Service	0.011	-28.8%	-28.9%	0.0%
Rental Reimbursement ⁴	0.023	8.1%	7.9%	6.0%
Other Physical Damage ⁵	0.008	----	----	----
Physical Damage	0.471	3.3%	3.1%	1.5%
Total	1.000	12.5%	11.4%	4.0%

* Investment Income factors: 1.016 Liability, 1.002 Physical Damage

¹ Includes Underinsured Motorists

² Includes Medical Benefits

³ Includes Accidental Death Benefits and Lost Earnings/ Disability/ Wage Loss

⁴ Actual Catastrophic losses have been removed and reloaded at a rate of:

COMP: 19.4%

RR: 4.3%

⁵ Includes Mechanical Breakdown coverage

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
 GEICO GENERAL INSURANCE COMPANY
 Determination of Indicated Statewide Rate Level Change
 Voluntary Private Passenger Automobile Insurance**

Arkansas

Coverage	Accident Year Ended	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
		Current Level Earned Premium (\$000)	Incurred Loss and Adjustment Expense (\$000)	Current Level Loss Ratio	Annual Trend Historical %	Projected %	Trend Factor	Trended Loss Ratio	Accident Year Weight %	Weighted Loss Ratio	Developed Claim Counts	Credibility Standard	Credibility	Trended UPLR	Credibility Weighted Loss Ratio	PLR	Indicated Change %
BI	6/30/2012	11,247	8,946	0.795	6.0	4.5	1.247	0.992	33.00		727						
BI	6/30/2013	10,692	8,856	0.828	6.0	4.5	1.176	0.974	33.00		649						
BI	6/30/2014	10,418	7,524	0.722	6.0	4.5	1.110	0.802	34.00	0.921	602	3,000	0.812	0.783	0.895	0.749	19.5
PD	6/30/2012	11,683	9,536	0.816	4.0	4.0	1.179	0.963	33.00		2,681						
PD	6/30/2013	11,150	9,121	0.818	4.0	4.0	1.134	0.928	33.00		2,420						
PD	6/30/2014	10,916	9,303	0.852	4.0	4.0	1.090	0.929	34.00	0.940	2,362	1,084	1.000	0.779	0.940	0.749	25.5
COLL	6/30/2012	13,472	10,444	0.775	0.5	2.5	1.056	0.819	33.00		2,574						
COLL	6/30/2013	13,632	10,881	0.798	0.5	2.5	1.051	0.839	33.00		2,469						
COLL	6/30/2014	14,131	11,745	0.831	0.5	2.5	1.046	0.869	34.00	0.842	2,476	1,084	1.000	0.768	0.842	0.749	12.5
COMP	6/30/2012	7,133	5,529	0.775	-5.4	-2.1	0.839	0.651	33.00		3,448						
COMP	6/30/2013	7,263	5,063	0.697	-5.4	-2.1	0.887	0.619	33.00		3,288						
COMP	6/30/2014	7,522	5,606	0.745	-5.4	-2.1	0.938	0.699	34.00	0.657	3,051	3,000	1.000	0.733	0.657	0.749	-12.3
UM*	6/30/2012	3,282	2,720	0.829	6.1	4.0	1.240	1.028	33.00		143						
UM*	6/30/2013	3,053	2,571	0.842	6.1	4.0	1.169	0.984	33.00		148						
UM*	6/30/2014	2,896	1,912	0.660	6.1	4.0	1.101	0.727	34.00	0.911	135	3,000	0.377	0.779	0.829	0.749	10.7
ERS	6/30/2012	581	310	0.533	0.0	1.5	1.026	0.546	33.00		4,162						
ERS	6/30/2013	576	284	0.493	0.0	1.5	1.026	0.506	33.00		4,004						
ERS	6/30/2014	571	305	0.533	0.0	1.5	1.026	0.547	34.00	0.533	4,094	1,084	1.000	0.760	0.533	0.749	-28.8
MP**	6/30/2012	2,717	2,428	0.894	3.0	1.0	1.095	0.979	33.00		497						
MP**	6/30/2013	2,458	2,331	0.948	3.0	1.0	1.063	1.008	33.00		455						
MP**	6/30/2014	2,252	2,001	0.889	3.0	1.0	1.032	0.917	34.00	0.968	389	1,084	1.000	0.756	0.968	0.749	29.2
UMPD	6/30/2012	1,693	1,149	0.678	4.0	4.0	1.179	0.800	33.00		513						
UMPD	6/30/2013	1,570	1,016	0.647	4.0	4.0	1.134	0.733	33.00		472						
UMPD	6/30/2014	1,489	1,076	0.723	4.0	4.0	1.090	0.788	34.00	0.774	435	1,084	1.000	0.779	0.774	0.749	3.3
RR	6/30/2012	1,193	929	0.779	0.9	1.9	1.056	0.822	33.00		1,842						
RR	6/30/2013	1,184	896	0.756	0.9	1.9	1.047	0.792	33.00		1,784						
RR	6/30/2014	1,196	939	0.785	0.9	1.9	1.037	0.814	34.00	0.809	1,763	1,084	1.000	0.763	0.809	0.749	8.1

* Includes Underinsured Motorists

** Includes Medical Benefits

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
 GEICO GENERAL INSURANCE COMPANY
 Determination of Indicated Statewide Rate Level Change
 Voluntary Private Passenger Automobile Insurance**

Arkansas

Coverage	Accident Year Ended	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
		Actual Earned Premium (\$000)	Rate Level Adjustment Factor	Current Level Earned Premium (\$000)	Incurred Loss and ALAE (\$000)	Loss Development Factors	ULAE Factor	Developed Loss and LAE	Annual Trend Historical %	Annual Trend Projected %	Trend Period	Trend Factor	Trended Loss and LAE (\$000)	Counts	Count Development Factors	Ultimate Counts	Earned Exposures	UPLR	UPLR Trend Period
BI	6/30/2012	10,911	1.031	11,247	8,072	1.014	1.093	8,946	6.0	4.5	4.207	1.247	11,156	726	1.002	727	72,833	0.749	1.000
BI	6/30/2013	10,692	1.000	10,692	7,968	1.017	1.093	8,856	6.0	4.5	3.207	1.176	10,419	644	1.007	649	70,022	0.749	1.000
BI	6/30/2014	10,418	1.000	10,418	7,004	0.983	1.093	7,524	6.0	4.5	2.208	1.110	8,351	595	1.011	602	68,034	0.749	1.000
PD	6/30/2012	11,035	1.059	11,683	8,124	1.000	1.174	9,536	4.0	4.0	4.207	1.179	11,246	2,680	1.000	2,681	72,833	0.749	1.000
PD	6/30/2013	11,150	1.000	11,150	7,755	1.002	1.174	9,121	4.0	4.0	3.207	1.134	10,343	2,417	1.001	2,420	70,022	0.749	1.000
PD	6/30/2014	10,916	1.000	10,916	7,779	1.019	1.174	9,303	4.0	4.0	2.208	1.090	10,145	2,348	1.006	2,362	68,034	0.749	1.000
COLL	6/30/2012	13,970	0.964	13,472	9,218	0.998	1.135	10,444	0.5	2.5	4.207	1.056	11,030	2,575	1.000	2,574	45,640	0.749	1.000
COLL	6/30/2013	13,632	1.000	13,632	9,613	0.997	1.135	10,881	0.5	2.5	3.207	1.051	11,434	2,469	1.000	2,469	44,133	0.749	1.000
COLL	6/30/2014	14,131	1.000	14,131	10,633	0.973	1.135	11,745	0.5	2.5	2.208	1.046	12,282	2,506	0.988	2,476	43,307	0.749	1.000
COMP	6/30/2012	6,971	1.023	7,133	5,028	1.001	1.099	5,529	-5.4	-2.1	4.207	0.839	4,642	3,446	1.001	3,448	46,471	0.749	1.000
COMP	6/30/2013	7,263	1.000	7,263	4,590	1.004	1.099	5,063	-5.4	-2.1	3.207	0.887	4,493	3,281	1.002	3,288	45,593	0.749	1.000
COMP	6/30/2014	7,522	1.000	7,522	5,048	1.011	1.099	5,606	-5.4	-2.1	2.208	0.938	5,259	3,014	1.012	3,051	45,251	0.749	1.000
UM*	6/30/2012	3,092	1.061	3,282	2,494	1.038	1.051	2,720	6.1	4.0	4.207	1.240	3,372	144	0.994	143	62,467	0.749	1.000
UM*	6/30/2013	3,053	1.000	3,053	2,295	1.066	1.051	2,571	6.1	4.0	3.207	1.169	3,004	142	1.044	148	58,541	0.749	1.000
UM*	6/30/2014	2,896	1.000	2,896	1,610	1.130	1.051	1,912	6.1	4.0	2.208	1.101	2,106	111	1.218	135	55,565	0.749	1.000
ERS	6/30/2012	534	1.089	581	266	1.000	1.163	310	0.0	1.5	4.207	1.026	318	4,162	1.000	4,162	35,130	0.749	1.000
ERS	6/30/2013	576	1.000	576	244	1.000	1.163	284	0.0	1.5	3.207	1.026	292	4,004	1.000	4,004	34,565	0.749	1.000
ERS	6/30/2014	571	1.000	571	261	1.002	1.163	305	0.0	1.5	2.208	1.026	313	4,094	1.000	4,094	34,158	0.749	1.000
MP**	6/30/2012	2,321	1.171	2,717	1,994	1.003	1.214	2,428	3.0	1.0	4.207	1.095	2,659	496	1.001	497	38,374	0.749	1.000
MP**	6/30/2013	2,458	1.000	2,458	1,912	1.004	1.214	2,331	3.0	1.0	3.207	1.063	2,479	455	1.000	455	35,683	0.749	1.000
MP**	6/30/2014	2,252	1.000	2,252	1,680	0.981	1.214	2,001	3.0	1.0	2.208	1.032	2,066	397	0.980	389	33,079	0.749	1.000
UMPD	6/30/2012	1,555	1.089	1,693	994	0.985	1.174	1,149	4.0	4.0	4.207	1.179	1,355	513	0.999	513	61,604	0.749	1.000
UMPD	6/30/2013	1,570	1.000	1,570	883	0.980	1.174	1,016	4.0	4.0	3.207	1.134	1,152	472	1.001	472	57,665	0.749	1.000
UMPD	6/30/2014	1,489	1.000	1,489	931	0.985	1.174	1,076	4.0	4.0	2.208	1.090	1,173	431	1.008	435	54,713	0.749	1.000
RR	6/30/2012	1,044	1.143	1,193	800	1.000	1.162	929	0.9	1.9	4.207	1.056	981	1,842	1.000	1,842	30,527	0.749	1.000
RR	6/30/2013	1,184	1.000	1,184	772	0.999	1.162	896	0.9	1.9	3.207	1.047	937	1,784	1.000	1,784	29,288	0.749	1.000
RR	6/30/2014	1,196	1.000	1,196	822	0.983	1.162	939	0.9	1.9	2.208	1.037	974	1,763	1.000	1,763	28,609	0.749	1.000

*Includes Underinsured Motorists
 ** Includes Medical Benefits

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY
GEICO INDEMNITY COMPANY
GEICO CASUALTY COMPANY**

Voluntary Private Passenger Automobile Insurance

Determination of Comprehensive Catastrophe Loading

Arkansas

(1) Accident Quarter	(2) Earned Premium	(3) Incurred Loss			(4) (3)/(4) Ratio
		Total	Catastrophic	Non-Catastrophic	
Prior 15 Years	---	15,293,142	1,901,423	13,391,719	14.2%
9/30/2004	740,275	310,988	2,564	308,424	0.8%
12/31/2004	758,035	422,443	0	422,443	0.0%
3/31/2005	768,435	271,595	0	271,595	0.0%
6/30/2005	790,050	467,867	23,605	444,262	5.3%
Subtotal	3,056,795	1,472,893	26,169	1,446,724	1.8%
9/30/2005	795,322	312,363	30,893	281,469	11.0%
12/31/2005	807,115	498,739	8,304	490,435	1.7%
3/31/2006	811,460	531,497	268,569	262,928	102.1%
6/30/2006	836,127	723,511	260,305	463,206	56.2%
Subtotal	3,250,023	2,066,110	568,072	1,498,038	37.9%
9/30/2006	850,369	369,871	25,883	343,988	7.5%
12/31/2006	822,614	535,512	18,137	517,374	3.5%
3/31/2007	789,302	430,342	16,242	414,100	3.9%
6/30/2007	819,059	431,175	5,257	425,917	1.2%
Subtotal	3,281,344	1,766,899	65,520	1,701,379	3.9%
9/30/2007	845,271	389,185	0	389,185	0.0%
12/31/2007	883,214	586,850	0	586,850	0.0%
3/31/2008	930,326	785,408	204,284	581,124	35.2%
6/30/2008	978,463	2,543,269	2,003,589	539,681	371.3%
Subtotal	3,637,273	4,304,712	2,207,873	2,096,839	105.3%
9/30/2008	1,024,041	621,068	96,430	524,637	18.4%
12/31/2008	1,110,698	762,980	0	762,980	0.0%
3/31/2009	1,238,336	839,416	158,697	680,719	23.3%
6/30/2009	1,379,594	1,876,083	291,116	1,584,966	18.4%
Subtotal	4,752,668	4,099,547	546,244	3,553,302	15.4%
9/30/2009	1,454,606	978,764	4,121	974,643	0.4%
12/31/2009	1,516,331	1,465,631	0	1,465,631	0.0%
3/31/2010	1,644,938	1,053,538	0	1,053,538	0.0%
6/30/2010	1,821,278	965,198	201,905	763,293	26.5%
Subtotal	6,437,153	4,463,130	206,026	4,257,104	4.8%
9/30/2010	1,867,914	852,507	0	852,507	0.0%
12/31/2010	1,948,336	1,324,862	1,567	1,323,295	0.1%
3/31/2011	2,046,174	1,166,197	2,891	1,163,306	0.2%
6/30/2011	2,180,099	4,273,471	2,674,079	1,599,392	167.2%
Subtotal	8,042,522	7,617,037	2,678,537	4,938,500	54.2%
9/30/2011	2,210,730	1,456,762	14,726	1,442,036	1.0%
12/31/2011	2,239,301	1,358,316	0	1,358,316	0.0%
3/31/2012	2,300,071	1,166,759	15,052	1,151,707	1.3%
6/30/2012	2,373,364	1,661,571	162,433	1,499,137	10.8%
Subtotal	9,123,465	5,643,408	192,212	5,451,196	3.5%
9/30/2012	2,398,405	1,221,714	62,085	1,159,630	5.4%
12/31/2012	2,436,339	1,684,326	26,975	1,657,351	1.6%
3/31/2013	2,465,726	985,817	29,673	956,144	3.1%
6/30/2013	2,572,925	1,194,708	37,988	1,156,720	3.3%
Subtotal	9,873,395	5,086,565	156,721	4,929,844	3.2%
9/30/2013	2,591,632	1,317,985	9,564	1,308,421	0.7%
12/31/2013	2,628,820	1,734,994	0	1,734,994	0.0%
3/31/2014	2,683,466	1,452,864	3,032	1,449,832	0.2%
6/30/2014	2,798,210	2,003,874	369,698	1,634,176	22.6%
Subtotal	10,702,129	6,509,717	382,295	6,127,422	6.2%
9/30/2014	2,793,691	1,158,625	8,215	1,150,410	0.7%
25.25 Year Total	----	59,481,786	8,939,307	50,542,478	16.7%
10.25 Year Total	----	44,188,644	7,037,884	37,150,759	22.1%

Selected Loading Factor: 19.4%

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY
GEICO INDEMNITY COMPANY
GEICO CASUALTY COMPANY**

Voluntary Private Passenger Automobile Insurance

Determination of Rental Reimbursement Catastrophe Loading

Arkansas

Accident Quarter	Earned Premium	Incurred Loss			(3)/(4) Ratio
		(1)	(2)	(3)	
		Total	Catastrophic	Non-Catastrophic	
9/30/2004	51,479	36,097	0	36,097	0.0%
12/31/2004	51,886	47,578	0	47,578	0.0%
3/31/2005	52,075	29,491	0	29,491	0.0%
6/30/2005	54,195	37,325	200	37,125	0.5%
Subtotal	209,636	150,491	200	150,291	0.1%
9/30/2005	57,039	41,024	950	40,074	2.4%
12/31/2005	59,811	48,590	225	48,365	0.5%
3/31/2006	62,034	43,529	3,866	39,663	9.7%
6/30/2006	66,085	49,213	4,983	44,230	11.3%
Subtotal	244,969	182,356	10,024	172,332	5.8%
9/30/2006	69,098	36,445	0	36,445	0.0%
12/31/2006	74,263	64,575	2,375	62,200	3.8%
3/31/2007	78,760	57,711	625	57,086	1.1%
6/30/2007	84,660	62,675	525	62,150	0.8%
Subtotal	306,781	221,407	3,525	217,882	1.6%
9/30/2007	88,260	57,788	0	57,788	0.0%
12/31/2007	92,266	75,791	0	75,791	0.0%
3/31/2008	96,777	71,619	3,855	67,764	5.7%
6/30/2008	102,386	95,836	41,524	54,312	76.5%
Subtotal	379,689	301,034	45,379	255,655	17.8%
9/30/2008	107,842	75,828	1,946	73,882	2.6%
12/31/2008	116,461	121,020	0	121,020	0.0%
3/31/2009	128,513	124,577	7,304	117,273	6.2%
6/30/2009	144,574	156,818	8,273	148,544	5.6%
Subtotal	497,389	478,243	17,524	460,719	3.8%
9/30/2009	154,942	123,165	0	123,165	0.0%
12/31/2009	163,898	173,120	0	173,120	0.0%
3/31/2010	187,279	191,523	0	191,523	0.0%
6/30/2010	223,748	186,168	9,253	176,915	5.2%
Subtotal	729,867	673,977	9,253	664,724	1.4%
9/30/2010	247,631	197,466	0	197,466	0.0%
12/31/2010	269,735	219,491	0	219,491	0.0%
3/31/2011	281,558	222,577	196	222,381	0.1%
6/30/2011	299,513	337,585	89,473	248,112	36.1%
Subtotal	1,098,437	977,119	89,669	887,450	10.1%
9/30/2011	306,353	243,527	381	243,146	0.2%
12/31/2011	314,969	279,937	0	279,937	0.0%
3/31/2012	347,933	214,096	270	213,826	0.1%
6/30/2012	384,737	235,001	4,787	230,214	2.1%
Subtotal	1,353,992	972,561	5,438	967,123	0.6%
9/30/2012	391,549	247,978	3,023	244,955	1.2%
12/31/2012	391,775	294,046	840	293,206	0.3%
3/31/2013	391,212	213,487	2,490	210,997	1.2%
6/30/2013	405,058	253,900	660	253,240	0.3%
Subtotal	1,579,594	1,009,411	7,013	1,002,399	0.7%
9/30/2013	408,655	248,234	290	247,944	0.1%
12/31/2013	411,875	295,527	0	295,527	0.0%
3/31/2014	416,361	317,895	0	317,895	0.0%
6/30/2014	434,904	286,761	9,709	277,052	3.5%
Subtotal	1,671,795	1,148,417	9,999	1,138,417	0.9%
9/30/2014	438,081	227,284	0	227,284	0.0%
10.25 Year Total	----	6,342,300	198,023	6,144,277	4.3%
Selected Loading Factor:		4.3%			

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
 GEICO GENERAL INSURANCE COMPANY**

**Voluntary Private Passenger Automobile Insurance
 Arkansas
 Loss Development Factors**

Bodily Injury		
Accident Year ending 06/30/12 (39 mos. - ULT)		1.014
Accident Year ending 06/30/13 (27 mos. - ULT)		1.017
Accident Year ending 06/30/14 (15 mos. - ULT)		0.983
Property Damage		
Accident Year ending 06/30/12 (39 mos. - ULT)		1.000
Accident Year ending 06/30/13 (27 mos. - ULT)		1.002
Accident Year ending 06/30/14 (15 mos. - ULT)		1.019
Collision		
Accident Year ending 06/30/12 (39 mos. - ULT)		0.998
Accident Year ending 06/30/13 (27 mos. - ULT)		0.997
Accident Year ending 06/30/14 (15 mos. - ULT)		0.973
Comprehensive		
Accident Year ending 06/30/12 (39 mos. - ULT)		1.001
Accident Year ending 06/30/13 (27 mos. - ULT)		1.004
Accident Year ending 06/30/14 (15 mos. - ULT)		1.011
Uninsured Motorists / Underinsured Motorists		
Accident Year ending 06/30/12 (39 mos. - ULT)		1.038
Accident Year ending 06/30/13 (27 mos. - ULT)		1.066
Accident Year ending 06/30/14 (15 mos. - ULT)		1.130
Emergency Road Service		
Accident Year ending 06/30/12 (39 mos. - ULT)		1.000
Accident Year ending 06/30/13 (27 mos. - ULT)		1.000
Accident Year ending 06/30/14 (15 mos. - ULT)		1.002
Medical Payments / Medical Benefits		
Accident Year ending 06/30/12 (39 mos. - ULT)		1.003
Accident Year ending 06/30/13 (27 mos. - ULT)		1.004
Accident Year ending 06/30/14 (15 mos. - ULT)		0.981
Uninsured Motorists Property Damage		
Accident Year ending 06/30/12 (39 mos. - ULT)		0.985
Accident Year ending 06/30/13 (27 mos. - ULT)		0.980
Accident Year ending 06/30/14 (15 mos. - ULT)		0.985
Rental Reimbursement		
Accident Year ending 06/30/12 (39 mos. - ULT)		1.000
Accident Year ending 06/30/13 (27 mos. - ULT)		0.999
Accident Year ending 06/30/14 (15 mos. - ULT)		0.983

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY**

**Voluntary Private Passenger Automobile Insurance
Arkansas
Loss Development By Accident Year
as of 09/30/2014
Bodily Injury**

Accident Year End	Age Of Accident Year, in Months							
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
06/30/2004								2,623,726
06/30/2005							3,050,354	3,050,354
06/30/2006						2,907,621	2,907,621	2,907,621
06/30/2007					3,050,405	3,076,927	3,081,269	3,081,269
06/30/2008				3,059,086	3,028,657	3,034,166	3,034,166	
06/30/2009			4,544,428	4,482,956	4,484,368	4,482,028		
06/30/2010		5,802,834	5,822,981	5,925,986	6,026,008			
06/30/2011	7,191,081	6,837,994	6,769,788	6,916,217				
06/30/2012	8,254,168	7,957,120	8,070,430					
06/30/2013	8,102,359	7,965,339						
06/30/2014	7,003,349							

<u>Average Factors</u>						
<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>
0.966	1.003	1.009	1.002	1.003	1.000	1.000

<u>Cumulative to Ultimate Factors</u>		
<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>
0.983	1.017	1.014

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY**

**Voluntary Private Passenger Automobile Insurance
Arkansas
Loss Development By Accident Year
as of 09/30/2014
Property Damage**

Accident Year End	Age Of Accident Year, in Months							
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
06/30/2004								2,481,742
06/30/2005							2,608,094	2,608,094
06/30/2006						2,675,655	2,675,655	2,675,655
06/30/2007					2,934,690	2,934,690	2,934,690	2,934,690
06/30/2008				3,056,778	3,056,778	3,056,778	3,056,778	
06/30/2009			4,444,950	4,434,008	4,434,008	4,434,008		
06/30/2010		6,061,672	6,049,777	6,054,167	6,054,167			
06/30/2011	7,099,923	7,080,709	7,105,754	7,115,311				
06/30/2012	7,943,098	8,092,267	8,124,268					
06/30/2013	7,495,213	7,755,499						
06/30/2014	7,778,760							

<u>Average Factors</u>						
<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>
1.017	1.002	1.000	1.000	1.000	1.000	1.000

<u>Cumulative to Ultimate Factors</u>		
<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>
1.019	1.002	1.000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY**

**Voluntary Private Passenger Automobile Insurance
Arkansas
Loss Development By Accident Year
as of 09/30/2014
Collision**

Accident Year End	Age Of Accident Year, in Months							
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
06/30/2004								2,886,865
06/30/2005							2,930,442	2,930,472
06/30/2006						3,210,229	3,210,229	3,210,229
06/30/2007					3,571,733	3,571,635	3,571,635	3,571,635
06/30/2008				4,215,057	4,212,144	4,212,160	4,212,160	
06/30/2009			5,585,043	5,580,697	5,574,261	5,574,261		
06/30/2010		7,284,681	7,279,124	7,276,112	7,273,175			
06/30/2011	8,463,608	8,147,472	8,137,756	8,132,055				
06/30/2012	9,385,850	9,220,428	9,217,826					
06/30/2013	9,791,758	9,614,265						
06/30/2014	10,632,891							

<u>Average Factors</u>						
<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>
0.976	0.999	0.999	0.999	1.000	1.000	1.000

<u>Cumulative to Ultimate Factors</u>		
<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>
0.973	0.997	0.998

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY**

**Voluntary Private Passenger Automobile Insurance
Arkansas
Loss Development By Accident Year
as of 09/30/2014
Comprehensive**

Accident Year End	Age Of Accident Year, in Months							
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
06/30/2004								1,171,138
06/30/2005							1,237,408	1,237,408
06/30/2006						1,781,114	1,781,256	1,781,256
06/30/2007					1,532,003	1,532,003	1,532,003	1,532,003
06/30/2008				3,610,945	3,620,622	3,620,862	3,620,862	
06/30/2009			3,337,608	3,337,969	3,338,784	3,338,784		
06/30/2010		3,647,550	3,655,287	3,655,659	3,653,389			
06/30/2011	6,003,032	6,117,900	6,152,625	6,155,158				
06/30/2012	4,370,207	4,385,113	4,393,678					
06/30/2013	3,918,685	3,908,513						
06/30/2014	4,500,394							

<u>Average Factors</u>							
<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>	
1.007	1.003	1.000	1.001	1.000	1.000	1.000	

<u>Cumulative to Ultimate Factors</u>		
<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>
1.011	1.004	1.001

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY**

**Voluntary Private Passenger Automobile Insurance
Arkansas**

**Loss Development By Accident Year
as of 09/30/2014**

Uninsured Motorists / Underinsured Motorists

Accident Year End	Age Of Accident Year, in Months							
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
06/30/2004								851,007
06/30/2005							550,634	550,634
06/30/2006						475,525	475,525	475,525
06/30/2007					798,148	798,148	798,148	796,014
06/30/2008				1,236,112	1,253,185	1,252,519	1,252,519	
06/30/2009			1,915,741	1,966,920	1,951,032	1,983,069		
06/30/2010		1,651,561	1,954,577	1,873,137	1,981,321			
06/30/2011	2,437,049	2,630,202	2,467,678	2,601,809				
06/30/2012	2,590,773	2,601,891	2,493,670					
06/30/2013	2,091,726	2,295,168						
06/30/2014	1,610,369							

<u>Average Factors</u>						
<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>
1.060	1.027	1.013	1.021	1.005	1.000	0.999

<u>Cumulative to Ultimate Factors</u>		
<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>
1.130	1.066	1.038

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY**

**Voluntary Private Passenger Automobile Insurance
Countrywide
Loss Development By Accident Year
as of 09/30/2014
Emergency Road Service**

Accident Year End	Age Of Accident Year, in Months							
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
06/30/2004								24,075,741
06/30/2005							24,847,600	24,847,600
06/30/2006						27,077,295	27,077,342	27,077,678
06/30/2007					29,213,238	29,213,092	29,213,100	29,213,100
06/30/2008				32,536,566	32,528,513	32,528,480	32,528,885	
06/30/2009			37,511,921	37,502,308	37,505,851	37,506,002		
06/30/2010		44,747,309	44,754,059	44,755,099	44,754,606			
06/30/2011	51,094,941	51,175,915	51,182,106	51,185,665				
06/30/2012	53,176,578	53,236,029	53,244,005					
06/30/2013	56,578,986	56,840,901						
06/30/2014	61,802,258							

<u>Average Factors</u>							
<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>	
1.002	1.000	1.000	1.000	1.000	1.000	1.000	

<u>Cumulative to Ultimate Factors</u>		
<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>
1.002	1.000	1.000

Includes: AL AZ AR CA CT DE DC FL GA ID IL IN IA KS KY LA ME MI MD MN MS MO MT NE NV NH NM NY NC ND OK OR PA RI SC SD TN TX UT VT VA WA WV WI WY AK HI

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY**

**Voluntary Private Passenger Automobile Insurance
Arkansas**

**Loss Development By Accident Year
as of 09/30/2014**

Medical Payments / Medical Benefits

Accident Year End	Age Of Accident Year, in Months							
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
06/30/2004								609,166
06/30/2005							643,431	638,431
06/30/2006						578,586	578,586	578,586
06/30/2007					680,740	683,361	682,656	682,656
06/30/2008				736,176	743,118	738,024	737,994	
06/30/2009			1,022,724	1,023,666	1,027,835	1,030,335		
06/30/2010		1,501,304	1,501,296	1,507,928	1,508,950			
06/30/2011	1,830,840	1,842,753	1,829,575	1,827,640				
06/30/2012	2,063,993	1,973,215	1,993,634					
06/30/2013	1,975,891	1,911,902						
06/30/2014	1,679,677							

<u>Average Factors</u>							
<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>	
0.977	1.001	1.001	1.005	1.000	1.000	0.997	

<u>Cumulative to Ultimate Factors</u>		
<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>
0.981	1.004	1.003

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY**

**Voluntary Private Passenger Automobile Insurance
Arkansas**

**Loss Development By Accident Year
as of 09/30/2014**

Uninsured Motorists Property Damage

Accident Year End	Age Of Accident Year, in Months							
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
06/30/2004								374,310
06/30/2005							359,482	359,482
06/30/2006						463,143	464,051	462,446
06/30/2007					313,954	312,088	311,154	311,434
06/30/2008				467,375	464,290	461,515	459,682	
06/30/2009			781,853	780,753	777,978	772,075		
06/30/2010		1,193,357	1,192,050	1,190,268	1,186,501			
06/30/2011	1,024,099	1,015,367	1,005,456	1,006,630				
06/30/2012	982,184	996,786	993,631					
06/30/2013	874,241	882,901						
06/30/2014	930,519							

<u>Average Factors</u>							
<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>	
1.005	0.995	0.999	0.996	0.993	0.998	0.999	

<u>Cumulative to Ultimate Factors</u>		
<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>
0.985	0.980	0.985

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY**

**Voluntary Private Passenger Automobile Insurance
Countrywide
Loss Development By Accident Year
as of 09/30/2014
Rental Reimbursement**

Accident Year End	Age Of Accident Year, in Months							
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
06/30/2004								46,354,204
06/30/2005							51,934,163	51,933,556
06/30/2006						68,560,533	68,562,983	68,562,648
06/30/2007					77,794,527	77,788,850	77,784,392	77,784,323
06/30/2008				88,905,131	88,892,260	88,885,394	88,884,975	
06/30/2009			90,546,227	90,503,926	90,483,462	90,478,159		
06/30/2010		106,906,067	106,815,106	106,781,153	106,766,333			
06/30/2011	135,566,855	133,337,243	133,232,966	133,183,004				
06/30/2012	158,899,544	156,463,890	156,386,244					
06/30/2013	176,645,598	173,704,032						
06/30/2014	178,478,394							

<u>Average Factors</u>						
<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>
0.984	0.999	1.000	1.000	1.000	1.000	1.000

<u>Cumulative to Ultimate Factors</u>		
<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>
0.983	0.999	1.000

Includes: AL AZ AR CA CT DE DC FL GA ID IL IN IA KS KY LA ME MI MD MN MS MO MT NE NV NH NM NY NC ND OK OR PA RI SC SD TN TX UT VT VA WA WV WI WY AK HI

GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY

Voluntary Private Passenger Automobile Insurance
Bodily Injury
Arkansas

Trend Analysis

Date	Frequency				Severity				Avg Wrtn Prm @ Curr Lvl	
	AR	Chg	Comp	Chg	AR	Chg	Comp	Chg	AR	Chg
Dec-09	1.30		1.16		9,120		15,782		164.1	
Mar-10	1.30		1.16		9,030		15,787		163.5	
Jun-10	1.29		1.16		9,128		15,694		162.3	
Sep-10	1.29		1.17		8,222		15,924		160.5	
Dec-10	1.28	-2.3%	1.17	1.2%	8,031	-11.9%	16,041	1.6%	159.4	-2.9%
Mar-11	1.24	-4.3%	1.18	1.6%	8,367	-7.3%	16,257	3.0%	158.2	-3.2%
Jun-11	1.23	-4.6%	1.18	1.9%	9,706	6.3%	16,553	5.5%	157.2	-3.1%
Sep-11	1.26	-1.9%	1.18	1.3%	10,363	26.1%	16,692	4.8%	156.3	-2.6%
Dec-11	1.28	0.6%	1.19	1.0%	11,716	45.9%	16,967	5.8%	155.8	-2.3%
Mar-12	1.35	8.4%	1.20	1.6%	12,033	43.8%	17,303	6.4%	154.6	-2.3%
Jun-12	1.34	8.6%	1.20	1.5%	11,125	14.6%	17,578	6.2%	154.2	-1.9%
Sep-12	1.28	1.3%	1.18	0.2%	11,554	11.5%	17,737	6.3%	153.6	-1.7%
Dec-12	1.22	-4.7%	1.17	-1.5%	11,399	-2.7%	18,020	6.2%	152.9	-1.8%
Mar-13	1.14	-15.2%	1.15	-4.2%	11,192	-7.0%	18,360	6.1%	152.5	-1.4%
Jun-13	1.16	-13.7%	1.15	-4.5%	12,214	9.8%	18,685	6.3%	152.4	-1.2%
Sep-13	1.21	-5.6%	1.16	-2.2%	11,890	2.9%	18,962	6.9%	152.3	-0.9%
Dec-13	1.19	-2.2%	1.16	-0.4%	11,382	-0.2%	19,307	7.1%	152.7	-0.1%
Mar-14	1.22	6.3%	1.16	1.3%	11,484	2.6%	19,399	5.7%	153.0	0.4%
Jun-14	1.20	4.2%	1.16	1.5%	10,935	-10.5%	19,578	4.8%	153.2	0.5%
Sep-14	1.15	-4.8%	1.16	0.3%	12,200	2.6%	19,871	4.8%	153.4	0.7%

	AR	Comp	Cred Wtd
20 Point Fit	-2.3%	-0.2%	-0.7%
16 Point Fit	-2.5%	-0.7%	-1.2%
12 Point Fit	-4.5%	-1.2%	-2.1%
8 Point Fit	-0.2%	0.3%	0.2%
4 Point Fit	-5.1%	-0.3%	-1.6%

	AR	Comp	Cred Wtd
	8.0%	5.6%	6.2%
	7.7%	6.1%	6.5%
	-0.1%	6.0%	4.3%
	0.6%	5.6%	4.2%
	6.6%	3.9%	4.6%

AR
-1.5%
-1.0%
-0.5%
0.3%
0.6%

	Hist	Pro
Frequency Trend	-0.5%	0.0%
Severity Trend	5.5%	4.5%
Premium Drift	-1.0%	0.0%
Loss Ratio Trend	6.0%	4.5%

Complement: Countrywide Excluding CA, MA, MI, NJ
Credibility: 27.1%

GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY

Voluntary Private Passenger Automobile Insurance
Property Damage*
Arkansas

Trend Analysis

Date	Frequency				Severity				Avg Wrtn Prm @ Curr Lvl	
	AR	Chg	Comp	Chg	AR	Chg	Comp	Chg	AR	Chg
Dec-09	4.85		5.39		2,853		2,792		167.6	
Mar-10	4.91		5.38		2,846		2,793		167.7	
Jun-10	4.95		5.37		2,879		2,794		167.1	
Sep-10	4.90		5.39		2,901		2,801		165.7	
Dec-10	4.82	-0.7%	5.40	0.3%	2,920	2.4%	2,822	1.1%	164.9	-1.6%
Mar-11	4.76	-3.2%	5.43	1.0%	3,010	5.8%	2,841	1.7%	163.6	-2.4%
Jun-11	4.69	-5.2%	5.43	1.0%	3,001	4.2%	2,860	2.4%	162.5	-2.8%
Sep-11	4.77	-2.6%	5.43	0.8%	3,070	5.8%	2,907	3.8%	161.8	-2.4%
Dec-11	4.84	0.4%	5.42	0.3%	3,090	5.8%	2,941	4.2%	161.6	-2.0%
Mar-12	4.95	3.9%	5.40	-0.6%	3,076	2.2%	2,993	5.3%	160.7	-1.8%
Jun-12	4.91	4.6%	5.44	0.2%	3,191	6.3%	3,055	6.8%	160.5	-1.2%
Sep-12	4.82	1.1%	5.42	-0.1%	3,304	7.6%	3,087	6.2%	160.1	-1.1%
Dec-12	4.72	-2.5%	5.39	-0.6%	3,416	10.6%	3,126	6.3%	159.3	-1.4%
Mar-13	4.55	-8.0%	5.39	-0.2%	3,454	12.3%	3,171	6.0%	158.9	-1.1%
Jun-13	4.54	-7.5%	5.38	-1.0%	3,400	6.6%	3,180	4.1%	159.1	-0.9%
Sep-13	4.54	-5.9%	5.40	-0.4%	3,266	-1.2%	3,182	3.1%	159.2	-0.5%
Dec-13	4.57	-3.2%	5.45	1.1%	3,302	-3.3%	3,206	2.6%	159.9	0.3%
Mar-14	4.68	2.9%	5.50	2.1%	3,409	-1.3%	3,200	0.9%	160.4	0.9%
Jun-14	4.73	4.2%	5.50	2.2%	3,480	2.3%	3,237	1.8%	160.7	1.0%
Sep-14	4.80	5.7%	5.49	1.7%	3,625	11.0%	3,278	3.0%	161.1	1.2%

	AR	Comp	Cred Wtd
20 Point Fit	-1.2%	0.3%	-0.5%
16 Point Fit	-1.0%	0.3%	-0.4%
12 Point Fit	-1.7%	0.6%	-0.7%
8 Point Fit	2.0%	1.5%	1.8%
4 Point Fit	6.6%	1.0%	4.1%

	AR	Comp	Cred Wtd
	5.0%	4.0%	4.5%
	5.0%	4.2%	4.7%
	4.5%	3.5%	4.1%
	2.3%	2.2%	2.3%
	12.8%	3.2%	8.5%

	AR
	-1.0%
	-0.6%
	-0.1%
	0.8%
	1.0%

	Hist	Pro
Frequency Trend	-0.5%	0.0%
Severity Trend	4.0%	4.0%
Premium Drift	-0.5%	0.0%
Loss Ratio Trend	4.0%	4.0%

Complement: Countrywide Excluding CA, MA, MI, NJ
Credibility: 55.4%

*Uninsured Motorists Property Damage uses Property Damage Trends

GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY

Voluntary Private Passenger Automobile Insurance
Collision
Arkansas

Trend Analysis

Date	Frequency				Severity				Avg Wrtn Prm @ Curr Lvl	
	AR	Chg	Comp	Chg	AR	Chg	Comp	Chg	AR	Chg
Dec-09	8.06		8.23		3,359		2,775		276.6	
Mar-10	8.43		8.25		3,274		2,752		278.5	
Jun-10	8.36		8.21		3,190		2,740		280.0	
Sep-10	8.23		8.21		3,259		2,734		281.9	
Dec-10	8.03	-0.4%	8.18	-0.5%	3,331	-0.8%	2,740	-1.3%	285.0	3.0%
Mar-11	7.83	-7.1%	8.21	-0.6%	3,255	-0.6%	2,740	-0.4%	287.2	3.1%
Jun-11	7.80	-6.7%	8.21	0.0%	3,297	3.4%	2,748	0.3%	289.0	3.2%
Sep-11	7.96	-3.2%	8.24	0.4%	3,275	0.5%	2,797	2.3%	291.4	3.4%
Dec-11	7.98	-0.7%	8.23	0.6%	3,362	0.9%	2,842	3.7%	293.1	2.9%
Mar-12	7.90	0.9%	8.10	-1.2%	3,487	7.1%	2,911	6.2%	295.5	2.9%
Jun-12	7.87	0.9%	8.11	-1.2%	3,512	6.5%	2,953	7.5%	298.4	3.2%
Sep-12	7.66	-3.9%	8.07	-2.1%	3,626	10.7%	2,960	5.8%	301.6	3.5%
Dec-12	7.64	-4.2%	8.02	-2.6%	3,516	4.6%	2,936	3.3%	304.4	3.9%
Mar-13	7.57	-4.2%	8.06	-0.6%	3,663	5.1%	2,988	2.6%	309.0	4.6%
Jun-13	7.57	-3.8%	8.08	-0.4%	3,839	9.3%	3,029	2.5%	313.0	4.9%
Sep-13	7.67	0.3%	8.10	0.5%	3,882	7.0%	3,057	3.3%	317.3	5.2%
Dec-13	7.72	1.1%	8.17	1.9%	3,948	12.3%	3,091	5.3%	322.0	5.8%
Mar-14	8.12	7.4%	8.38	4.0%	3,992	9.0%	3,078	3.0%	326.1	5.5%
Jun-14	8.10	6.9%	8.42	4.3%	4,045	5.4%	3,091	2.1%	330.5	5.6%
Sep-14	8.19	6.7%	8.49	4.8%	4,006	3.2%	3,105	1.6%	335.3	5.7%

	AR	Comp	Cred Wtd
20 Point Fit	-0.9%	0.2%	-0.4%
16 Point Fit	0.2%	0.5%	0.3%
12 Point Fit	1.1%	1.4%	1.3%
8 Point Fit	5.1%	3.6%	4.5%
4 Point Fit	7.2%	5.0%	6.3%

	AR	Comp	Cred Wtd
	5.3%	3.2%	4.4%
	6.7%	3.8%	5.4%
	7.1%	3.1%	5.4%
	7.6%	3.0%	5.7%
	2.3%	0.7%	1.6%

AR
4.1%
4.5%
5.1%
5.6%
5.6%

	Hist	Pro
Frequency Trend	0.0%	2.0%
Severity Trend	5.0%	5.5%
Premium Drift	4.5%	5.0%
Loss Ratio Trend	0.5%	2.5%

Complement: Countrywide Excluding CA, MA, MI, NJ
Credibility: 57.7%

GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY

Voluntary Private Passenger Automobile Insurance
Comprehensive
Arkansas

Trend Analysis

Date	Frequency				Severity				Avg Wrtn Prm @ Curr Lvl	
	AR	Chg	Comp	Chg	AR	Chg	Comp	Chg	AR	Chg
Dec-09	11.11		8.21		1,422		878		139.7	
Mar-10	12.00		8.49		1,429		847		141.4	
Jun-10	11.92		8.67		1,403		817		142.8	
Sep-10	11.60		8.78		1,159		792		144.6	
Dec-10	11.30	1.7%	8.68	5.8%	1,135	-20.1%	803	-8.6%	146.9	5.1%
Mar-11	10.90	-9.1%	8.59	1.1%	1,079	-24.5%	804	-5.1%	148.4	5.0%
Jun-11	11.35	-4.8%	8.58	-1.1%	1,131	-19.4%	825	1.1%	150.0	5.0%
Sep-11	11.53	-0.6%	8.69	-1.0%	1,205	3.9%	837	5.7%	151.4	4.7%
Dec-11	11.53	2.0%	8.74	0.7%	1,282	12.9%	857	6.8%	152.5	3.9%
Mar-12	11.19	2.6%	8.54	-0.6%	1,303	20.8%	889	10.6%	154.1	3.8%
Jun-12	10.78	-5.0%	8.33	-2.8%	1,320	16.8%	894	8.4%	155.1	3.4%
Sep-12	10.51	-8.9%	8.03	-7.7%	1,253	4.0%	895	7.0%	156.6	3.4%
Dec-12	10.47	-9.2%	7.78	-11.0%	1,102	-14.1%	870	1.5%	157.6	3.4%
Mar-13	10.44	-6.7%	7.74	-9.4%	1,169	-10.3%	896	0.9%	159.2	3.3%
Jun-13	10.17	-5.7%	7.67	-7.9%	1,110	-15.9%	901	0.8%	161.0	3.8%
Sep-13	9.99	-4.9%	7.64	-4.9%	1,154	-7.9%	922	3.0%	162.5	3.8%
Dec-13	9.86	-5.8%	7.63	-1.9%	1,239	12.5%	941	8.2%	164.5	4.4%
Mar-14	10.01	-4.1%	7.79	0.7%	1,294	10.7%	939	4.7%	166.1	4.3%
Jun-14	10.02	-1.4%	7.89	2.9%	1,341	20.8%	937	3.9%	168.1	4.5%
Sep-14	9.81	-1.8%	7.87	3.1%	1,455	26.1%	948	2.9%	170.0	4.6%

	AR	Comp	Cred Wtd
20 Point Fit	-4.0%	-2.8%	-3.6%
16 Point Fit	-4.4%	-3.8%	-4.2%
12 Point Fit	-5.1%	-3.6%	-4.6%
8 Point Fit	-3.4%	1.1%	-1.8%
4 Point Fit	-0.6%	4.3%	1.1%

	AR	Comp	Cred Wtd
	-0.2%	3.4%	1.0%
	3.7%	4.5%	4.0%
	2.2%	3.3%	2.6%
	16.3%	4.7%	12.2%
	23.0%	0.8%	15.2%

AR
4.0%
3.9%
4.0%
4.4%
4.5%

	Hist	Pro
Frequency Trend	-4.0%	-3.0%
Severity Trend	2.5%	5.0%
Premium Drift	4.0%	4.0%
Loss Ratio Trend	-5.4%	-2.1%

Complement: Countrywide Excluding CA, MA, MI, NJ
Credibility: 64.6%

GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY

Voluntary Private Passenger Automobile Insurance
Uninsured Motorists / Underinsured Motorists
Arkansas

Trend Analysis

Date	Frequency				Severity				Avg Wrtn Prm @ Curr Lvl	
	AR	Chg	Comp	Chg	AR	Chg	Comp	Chg	AR	Chg
Dec-09	0.32		0.27		11,518		19,623		55.0	
Mar-10	0.29		0.27		13,498		19,336		54.9	
Jun-10	0.30		0.27		15,490		19,515		54.7	
Sep-10	0.30		0.28		14,021		19,739		54.4	
Dec-10	0.34	7.7%	0.27	0.7%	14,111	22.5%	20,127	2.6%	54.0	-1.8%
Mar-11	0.36	24.5%	0.28	1.2%	13,830	2.5%	20,357	5.3%	53.7	-2.3%
Jun-11	0.35	15.0%	0.28	0.2%	12,458	-19.6%	20,238	3.7%	53.3	-2.6%
Sep-11	0.33	10.8%	0.27	-0.9%	13,912	-0.8%	20,846	5.6%	53.0	-2.5%
Dec-11	0.32	-6.3%	0.27	-0.6%	15,124	7.2%	20,733	3.0%	52.9	-2.1%
Mar-12	0.30	-16.3%	0.28	-0.1%	15,751	13.9%	21,154	3.9%	52.7	-1.8%
Jun-12	0.32	-8.6%	0.28	1.5%	20,896	67.7%	21,541	6.4%	52.5	-1.5%
Sep-12	0.33	-2.8%	0.28	1.7%	19,579	40.7%	21,954	5.3%	52.4	-1.2%
Dec-12	0.29	-9.7%	0.28	2.6%	19,395	28.2%	22,650	9.2%	52.2	-1.4%
Mar-13	0.30	-0.2%	0.28	0.7%	19,256	22.3%	22,782	7.7%	52.2	-1.1%
Jun-13	0.32	-0.6%	0.28	-1.3%	15,671	-25.0%	22,895	6.3%	52.1	-0.9%
Sep-13	0.32	-3.1%	0.28	0.2%	16,169	-17.4%	23,096	5.2%	52.0	-0.7%
Dec-13	0.33	14.1%	0.28	0.2%	16,370	-15.6%	22,969	1.4%	52.0	-0.3%
Mar-14	0.32	5.9%	0.28	2.0%	14,622	-24.1%	23,013	1.0%	52.1	-0.1%
Jun-14	0.31	-1.3%	0.29	4.2%	16,264	3.8%	23,137	1.1%	52.1	0.1%
Sep-14	0.29	-8.1%	0.29	4.5%	19,001	17.5%	22,754	-1.5%	52.1	0.2%

	AR	Comp	Cred Wtd
20 Point Fit	-0.7%	1.0%	0.8%
16 Point Fit	-3.2%	1.2%	0.7%
12 Point Fit	-0.5%	1.7%	1.4%
8 Point Fit	1.3%	2.6%	2.4%
4 Point Fit	-15.1%	5.2%	2.7%

	AR	Comp	Cred Wtd
	6.9%	4.4%	4.7%
	6.0%	4.3%	4.5%
	-1.9%	3.7%	3.0%
	-5.5%	0.6%	-0.2%
	24.8%	-0.9%	2.2%

AR
-1.3%
-0.9%
-0.5%
0.0%
0.2%

	Hist	Pro
Frequency Trend	1.0%	1.5%
Severity Trend	4.0%	2.5%
Premium Drift	-1.0%	0.0%
Loss Ratio Trend	6.1%	4.0%

Complement: Countrywide Excluding CA, GA, MA, MI, NJ
Credibility: 12.3%

GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY

Voluntary Private Passenger Automobile Insurance
Emergency Road Service
Arkansas

Trend Analysis

Date	Frequency				Severity				Avg Wrtn Prm @ Curr Lvl	
	AR	Chg	Comp	Chg	AR	Chg	Comp	Chg	AR	Chg
Dec-09	11.21		13.29		62		54		15.9	
Mar-10	11.70		13.75		63		54		16.0	
Jun-10	12.39		14.10		63		54		16.0	
Sep-10	12.73		14.53		63		54		16.1	
Dec-10	12.93	15.4%	14.85	11.7%	63	1.3%	54	0.2%	16.2	2.0%
Mar-11	12.62	7.8%	15.08	9.7%	62	-1.3%	54	0.8%	16.3	2.2%
Jun-11	12.46	0.6%	15.14	7.4%	62	-0.8%	55	1.3%	16.4	2.3%
Sep-11	12.71	-0.2%	15.23	4.9%	63	0.7%	55	1.1%	16.4	2.3%
Dec-11	12.55	-2.9%	15.12	1.8%	64	2.0%	55	1.0%	16.5	2.3%
Mar-12	12.70	0.7%	14.74	-2.3%	65	3.9%	55	0.9%	16.6	1.8%
Jun-12	12.28	-1.5%	14.56	-3.8%	64	3.2%	55	0.7%	16.6	1.6%
Sep-12	11.92	-6.2%	14.41	-5.4%	64	1.3%	55	0.9%	16.7	1.4%
Dec-12	11.72	-6.7%	14.27	-5.6%	63	-1.9%	56	1.9%	16.6	0.6%
Mar-13	11.59	-8.8%	14.49	-1.7%	62	-4.4%	56	1.8%	16.7	0.4%
Jun-13	11.96	-2.6%	14.69	0.9%	61	-5.3%	56	1.9%	16.7	0.1%
Sep-13	11.83	-0.7%	14.63	1.5%	61	-3.8%	56	2.2%	16.7	0.2%
Dec-13	12.13	3.5%	14.79	3.7%	62	-1.5%	57	1.4%	16.7	0.3%
Mar-14	12.40	7.0%	15.14	4.5%	64	3.0%	57	3.0%	16.7	0.4%
Jun-14	12.35	3.3%	15.11	2.9%	64	5.1%	58	3.6%	16.7	0.3%
Sep-14	12.55	6.1%	15.14	3.5%	65	5.9%	58	3.5%	16.7	0.1%

	AR	Comp	Cred Wtd
20 Point Fit	0.0%	1.3%	0.4%
16 Point Fit	-1.2%	-0.1%	-0.8%
12 Point Fit	0.0%	1.0%	0.3%
8 Point Fit	4.5%	3.5%	4.2%
4 Point Fit	4.0%	2.7%	3.5%

	AR	Comp	Cred Wtd
	0.2%	1.6%	0.7%
	0.1%	1.9%	0.8%
	-0.3%	2.4%	0.7%
	2.7%	2.8%	2.8%
	6.5%	4.2%	5.6%

AR
1.1%
0.8%
0.3%
0.3%
0.1%

	Hist	Pro
Frequency Trend	0.0%	1.0%
Severity Trend	0.5%	1.0%
Premium Drift	0.5%	0.5%
Loss Ratio Trend	0.0%	1.5%

Complement: Countrywide Excluding CA, MA, MI, NJ
Credibility: 63.6%

GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY

Voluntary Private Passenger Automobile Insurance
Medical Payments / Medical Benefits
Arkansas

Trend Analysis

Date	Frequency				Severity				Avg Wrtn Prm @ Curr Lvl	
	AR	Chg	Comp	Chg	AR	Chg	Comp	Chg	AR	Chg
Dec-09	1.80		1.43		3,039		3,060		64.2	
Mar-10	1.89		1.43		3,347		3,093		64.8	
Jun-10	1.93		1.42		3,344		3,143		65.4	
Sep-10	1.92		1.41		3,382		3,211		65.3	
Dec-10	1.95	8.2%	1.39	-2.7%	3,671	20.8%	3,279	7.2%	65.1	1.5%
Mar-11	1.83	-3.0%	1.38	-3.3%	3,803	13.6%	3,297	6.6%	64.4	-0.6%
Jun-11	1.81	-6.3%	1.37	-3.8%	4,031	20.5%	3,305	5.1%	63.8	-2.4%
Sep-11	1.80	-6.7%	1.37	-2.8%	4,186	23.8%	3,299	2.7%	63.4	-2.9%
Dec-11	1.75	-10.2%	1.37	-1.7%	4,216	14.8%	3,340	1.9%	63.5	-2.6%
Mar-12	1.78	-2.7%	1.38	-0.3%	4,090	7.5%	3,429	4.0%	63.1	-2.0%
Jun-12	1.79	-0.7%	1.40	2.0%	4,230	4.9%	3,469	5.0%	62.8	-1.5%
Sep-12	1.78	-1.0%	1.37	0.4%	4,300	2.7%	3,509	6.4%	62.5	-1.5%
Dec-12	1.74	-0.6%	1.35	-1.8%	4,518	7.2%	3,524	5.5%	61.8	-2.6%
Mar-13	1.72	-3.6%	1.31	-4.8%	4,522	10.6%	3,543	3.3%	61.4	-2.8%
Jun-13	1.69	-5.7%	1.29	-7.5%	4,434	4.8%	3,606	4.0%	61.2	-2.5%
Sep-13	1.66	-6.4%	1.30	-5.0%	4,552	5.9%	3,580	2.0%	61.1	-2.2%
Dec-13	1.61	-7.5%	1.31	-2.6%	4,396	-2.7%	3,548	0.7%	61.0	-1.4%
Mar-14	1.64	-4.6%	1.33	1.1%	4,363	-3.5%	3,549	0.2%	60.9	-0.7%
Jun-14	1.60	-5.2%	1.33	3.0%	4,196	-5.4%	3,501	-2.9%	60.9	-0.5%
Sep-14	1.57	-5.4%	1.33	1.7%	4,059	-10.8%	3,508	-2.0%	60.8	-0.4%

	AR	Comp	Cred Wtd
20 Point Fit	-3.8%	-1.9%	-2.3%
16 Point Fit	-4.5%	-1.7%	-2.3%
12 Point Fit	-4.7%	-1.9%	-2.5%
8 Point Fit	-5.5%	0.2%	-1.1%
4 Point Fit	-3.7%	1.5%	0.3%

	AR	Comp	Cred Wtd
	6.8%	3.2%	4.0%
	3.2%	2.4%	2.6%
	0.2%	1.4%	1.1%
	-5.6%	-0.7%	-1.8%
	-10.5%	-1.9%	-3.9%

AR
-1.7%
-1.8%
-1.6%
-0.8%
-0.3%

	Hist	Pro
Frequency Trend	-1.5%	-1.0%
Severity Trend	3.0%	1.0%
Premium Drift	-1.5%	-1.0%
Loss Ratio Trend	3.0%	1.0%

Complement: Countrywide Excluding CA, MA, MI, NJ, NY
Credibility: 23.2%

GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY

Voluntary Private Passenger Automobile Insurance
Rental Reimbursement
Arkansas

Trend Analysis

Date	Frequency				Severity				Avg Wrtn Prm @ Curr Lvl	
	AR	Chg	Comp	Chg	AR	Chg	Comp	Chg	AR	Chg
Dec-09	9.27		8.23		346		282		31.5	
Mar-10	9.62		8.27		349		290		33.4	
Jun-10	9.60		8.24		358		297		35.2	
Sep-10	9.17		8.24		378		305		36.9	
Dec-10	9.06	-2.3%	8.25	0.3%	388	12.1%	315	11.5%	38.0	20.8%
Mar-11	9.00	-6.4%	8.28	0.1%	390	11.7%	325	12.1%	38.2	14.3%
Jun-11	9.23	-3.9%	8.34	1.3%	396	10.6%	334	12.4%	38.4	9.0%
Sep-11	9.32	1.6%	8.41	1.9%	405	7.4%	349	14.1%	38.6	4.5%
Dec-11	9.34	3.1%	8.43	2.2%	423	9.2%	363	15.5%	39.0	2.5%
Mar-12	9.17	1.9%	8.33	0.6%	428	9.7%	368	13.1%	39.2	2.6%
Jun-12	8.85	-4.0%	8.30	-0.4%	420	6.1%	372	11.2%	39.5	3.1%
Sep-12	8.63	-7.4%	8.26	-1.7%	420	3.6%	372	6.8%	39.9	3.2%
Dec-12	8.59	-8.1%	8.17	-3.0%	401	-5.2%	371	2.2%	40.0	2.8%
Mar-13	8.50	-7.3%	8.20	-1.5%	413	-3.6%	384	4.6%	40.4	3.0%
Jun-13	8.57	-3.2%	8.19	-1.3%	412	-2.0%	390	5.0%	40.8	3.1%
Sep-13	8.49	-1.6%	8.17	-1.1%	408	-2.8%	396	6.3%	41.1	3.2%
Dec-13	8.35	-2.8%	8.20	0.3%	414	3.1%	399	7.4%	41.5	3.5%
Mar-14	8.66	1.9%	8.35	1.8%	411	-0.3%	403	4.9%	41.8	3.4%
Jun-14	8.66	1.1%	8.35	1.9%	445	8.0%	409	4.8%	42.1	3.2%
Sep-14	8.64	1.8%	8.30	1.6%	480	17.6%	409	3.1%	42.3	2.9%

	AR	Comp	Cred Wtd
20 Point Fit	-2.5%	0.0%	-1.2%
16 Point Fit	-2.4%	-0.2%	-1.2%
12 Point Fit	-2.4%	-0.2%	-1.3%
8 Point Fit	0.7%	1.2%	1.0%
4 Point Fit	4.2%	1.6%	2.8%

	AR	Comp	Cred Wtd
	4.6%	8.3%	6.5%
	3.0%	6.8%	5.0%
	2.2%	4.8%	3.6%
	8.1%	5.3%	6.7%
	23.3%	3.5%	13.1%

AR
4.8%
3.0%
3.1%
3.2%
2.8%

	Hist	Pro
Frequency Trend	-1.0%	0.0%
Severity Trend	5.0%	5.0%
Premium Drift	3.0%	3.0%
Loss Ratio Trend	0.9%	1.9%

Complement: Countrywide Excluding CA, MA, MI, NJ
Credibility: 48.2%

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
 GEICO GENERAL INSURANCE COMPANY
 GEICO INDEMNITY COMPANY
 GEICO CASUALTY COMPANY
 GEICO ADVANTAGE INSURANCE COMPANY
 GEICO CHOICE INSURANCE COMPANY
 GEICO SECURE INSURANCE COMPANY**

Preferred Risks

Voluntary Private Passenger Automobile Insurance

Unallocated Loss Adjustment Expense Factors

	2011-2013 Countrywide				
	(1) 2011-2013 Unallocated Paid	(2) 2011-2013 Direct ALAE Paid	(3) 2011-2013 Direct Loss Paid	(4) 2011-2013 Direct Loss + ALAE Paid	(5) ULAE Factors (1)/(4)
Bodily Injury	\$487,045,192	\$270,194,189	\$4,974,257,115	\$5,244,451,304	0.093
Property Damage*	\$820,763,185	\$6,262,390	\$4,719,257,776	\$4,725,520,166	0.174
Collision	\$775,749,143	\$4,599,373	\$5,729,865,957	\$5,734,465,331	0.135
Comprehensive	\$254,023,830	\$8,896,336	\$2,566,772,201	\$2,575,668,537	0.099
Uninsured Motorists	\$69,308,239	\$69,573,889	\$1,293,589,842	\$1,363,163,731	0.051
Emergency Road Service	\$30,723,916	\$1,204	\$188,355,954	\$188,357,158	0.163
Medical Payments	\$52,700,410	\$1,371,715	\$244,396,015	\$245,767,730	0.214
Rental Reimbursement	\$89,516,983	\$10,394	\$553,536,808	\$553,547,203	0.162

*Uninsured Motorists Property Damage uses Property Damage factor

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY**

Voluntary Private Passenger Automobile Insurance

Arkansas

Determination of Permissible Loss and LAE Ratio

	<u>Liability</u>	<u>Physical Damage</u>
A. General Expenses and Other Acquisitions	16.7	16.7
B. Fixed Expense Portion [.80 x A]	13.3	13.3
C. Commission	0.3	0.3
D. Taxes, Licenses, and Fees	3.2	3.2
E. Profit and Contingencies	5.0	5.0
F. Variable Expense Portion [C + D + E + (.20 x A)]	<u>11.8</u>	<u>11.8</u>
Total Expense	25.1	25.1
Permissible Loss and Loss Adjustment Expense Ratio	74.9	74.9

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY**

Voluntary Private Passenger Automobile Insurance

Arkansas

Automobile Insurance Expenses

2011-2013

	2011	2012	2013	2011-2013
Direct Premium Earned	50,245,168	52,916,788	52,183,069	155,345,025
Direct Premium Written	51,373,156	52,791,468	52,234,200	156,398,824
General Expenses and Other Acquisitions	9,557,886	9,088,907	7,262,321	25,909,115
Taxes, Licenses and Fees*			1,658,987	
Commissions and Brokerage*			134,628	
Taxes, Licenses and Fees* (W)				3.2%
Commissions and Brokerage* (W)				0.3%
General Exp and Other Acquisitions (E)	19.0%	17.2%	13.9%	16.7%
Selected General Exp and Other Acq (E)				16.7%

*Latest Year Only used for Taxes, Licenses and Fees and Commissions and Brokerage

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
 GEICO GENERAL INSURANCE COMPANY
 GEICO INDEMNITY COMPANY
 GEICO CASUALTY COMPANY
 GEICO ADVANTAGE INSURANCE COMPANY
 GEICO CHOICE INSURANCE COMPANY
 GEICO SECURE INSURANCE COMPANY**

Voluntary Private Passenger Automobile Insurance

**Investment Income on Policyholder Supplied Funds,
 Unearned Premium, Loss and Loss Adjustment Expense Reserves**

2013

	<u>Liability</u>	<u>Physical Damage</u>
(1) Unearned Premium Reserve @ 12/31/2012	2,760,846	1,555,191
(2) Unearned Premium Reserve @ 12/31/2013	3,040,605	1,782,223
(3) Mean Unearned Premium Reserve [(1) + (2)]/ 2	2,900,726	1,668,707
(4) Deduction for Initial Expenses	1,601,753	939,649
(5) Net Written Premiums @ 12/31/2013	11,758,759	6,867,451
(6) Premiums in Course of Collection @ 12/31/2012	1,652,017	918,971
(7) Premiums in Course of Collection @ 12/31/2013	1,884,279	1,095,271
(8) Mean Premiums in Course of Collection [(6)+(7)]/2	1,768,148	1,007,121
(9) Net Mean Unearned Premium Reserve {(3) x [1-(4)/(5)] - (8)} (Zero if Negative)	737,447	433,263
(10) Policyholder Supplied Loss and Loss Adjustment Expense Reserves @12/31/2012	7,434,993	125,595
(11) Policyholder Supplied Loss and Loss Adjustment Expense Reserves @12/31/2013	8,262,671	505,211
(12) Mean Policyholder Supplied Loss and Loss Adjustment Expense Reserves [(10)+(11)]/2	7,848,832	315,403
(13) Net Available for Investment [(9)+(12)]	8,586,279	748,666
(14) Net Rate of Return on Assets after Federal Income Tax	0.0212	0.0212
(15) Return on Net Available for Investment [(13)*(14)]	182,309	15,896
(16) Earned Premium	11,479,001	6,640,419
(17) Return as Percent of Earned Premium [(15)/(16)]	1.6%	0.2%

NOTE: All Dollars in Thousands

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY**

**Voluntary Private Passenger Automobile Insurance
Current and Revised Base Rates**

Arkansas

Structural Change	BI 25,000/50,000 Limit		PD 25,000 Limit		UM 25,000/50,000 Limit				MED PAY / MED BEN 5,000 Limit		COLL 500 Ded, 2008 SYM C		COMPT 500 Ded, 2008 SYM C		ERS Full Coverage		RR 30/900 Limit		UMPD 25,000 Limit				UIM 25,000/50,000 Limit					
	1.000		1.000		1.000		1.000		0.993		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000			
	0%		9%		8%		8%		25%		3%		-2%		0%		6%		0%		8%		8%					
ILF Offset	1.000		1.000		1.000		1.000		0.993		1.000		1.000		1.000		1.000		1.000		1.000		1.000		1.000			
SW Rate Change	0%		9%		8%		8%		25%		3%		-2%		0%		6%		0%		8%		8%					
Territory	Curr. Base Rate		Rev. Base Rate		Veh 1 Rate		Veh 2+ Rate		Curr. Base Rate		Rev. Base Rate		Curr. Base Rate		Rev. Base Rate		Curr. Base Rate		Rev. Base Rate		Veh 1 Rate		Veh 2+ Rate		Curr. Base Rate		Rev. Base Rate	
001	260.00	260.00	281.00	306.00	36.30	39.20	29.10	31.40	217.60	270.10	548.00	564.00	203.00	199.00	21.30	21.30	40.90	43.40	54.70	54.70	54.70	54.70	14.00	15.10	14.00	15.10		
002	209.00	209.00	252.00	275.00	33.10	35.70	26.50	28.60	174.80	217.00	490.00	505.00	243.00	238.00	21.30	21.30	40.90	43.40	31.30	31.30	31.30	31.30	12.70	13.70	12.70	13.70		
003	187.00	187.00	231.00	252.00	30.10	32.50	24.10	26.00	158.70	197.00	440.00	453.00	160.00	157.00	21.30	21.30	40.90	43.40	28.30	28.30	28.30	28.30	11.60	12.50	11.60	12.50		
004	246.00	246.00	249.00	271.00	31.50	34.00	25.30	27.30	229.40	284.70	552.00	569.00	325.00	319.00	21.30	21.30	40.90	43.40	35.30	35.30	35.30	35.30	12.10	13.10	12.10	13.10		
005	240.00	240.00	243.00	265.00	34.40	37.20	27.60	29.80	256.70	318.60	580.00	597.00	429.00	420.00	21.30	21.30	40.90	43.40	37.80	37.80	37.80	37.80	13.20	14.30	13.20	14.30		
006	223.00	223.00	265.00	289.00	33.50	36.20	26.90	29.10	175.60	218.00	510.00	525.00	207.00	203.00	21.30	21.30	40.90	43.40	35.30	35.30	35.30	35.30	12.90	13.90	12.90	13.90		
007	233.00	233.00	239.00	261.00	36.40	39.30	29.20	31.50	174.00	216.00	500.00	515.00	263.00	258.00	21.30	21.30	40.90	43.40	46.00	46.00	46.00	46.00	14.00	15.10	14.00	15.10		
008	232.00	232.00	246.00	268.00	31.80	34.30	25.50	27.50	180.00	223.40	550.00	567.00	246.00	241.00	21.30	21.30	40.90	43.40	31.40	31.40	31.40	31.40	12.20	13.20	12.20	13.20		
009	168.00	168.00	202.00	220.00	31.70	34.20	25.40	27.40	155.60	193.10	488.00	503.00	267.00	262.00	21.30	21.30	40.90	43.40	30.10	30.10	30.10	30.10	12.20	13.20	12.20	13.20		
010	186.00	186.00	245.00	267.00	36.00	38.90	28.90	31.20	175.90	218.30	573.00	590.00	251.00	246.00	21.30	21.30	40.90	43.40	32.20	32.20	32.20	32.20	13.90	15.00	13.90	15.00		
012	209.00	209.00	219.00	239.00	35.20	38.00	28.20	30.50	179.50	222.80	533.00	549.00	211.00	207.00	21.30	21.30	40.90	43.40	33.80	33.80	33.80	33.80	13.60	14.70	13.60	14.70		
013	228.00	228.00	249.00	271.00	35.60	38.40	28.60	30.90	227.30	282.10	580.00	597.00	319.00	313.00	21.30	21.30	40.90	43.40	36.00	36.00	36.00	36.00	13.70	14.80	13.70	14.80		
014	207.00	207.00	223.00	243.00	34.20	36.90	27.40	29.60	200.70	249.10	499.00	514.00	387.00	379.00	21.30	21.30	40.90	43.40	34.30	34.30	34.30	34.30	13.20	14.30	13.20	14.30		
015	215.00	215.00	271.00	295.00	31.60	34.10	25.30	27.30	162.20	201.30	531.00	547.00	218.00	214.00	21.30	21.30	40.90	43.40	31.30	31.30	31.30	31.30	12.20	13.20	12.20	13.20		
016	186.00	186.00	193.00	210.00	32.90	35.50	26.40	28.50	184.80	229.40	479.00	493.00	419.00	411.00	21.30	21.30	40.90	43.40	31.20	31.20	31.20	31.20	12.70	13.70	12.70	13.70		
017	219.00	219.00	251.00	274.00	31.60	34.10	25.30	27.30	171.80	213.30	485.00	500.00	193.00	189.00	21.30	21.30	40.90	43.40	38.80	38.80	38.80	38.80	12.20	13.20	12.20	13.20		
018	203.00	203.00	249.00	271.00	32.40	35.00	26.00	28.10	167.20	207.50	492.00	507.00	195.00	191.00	21.30	21.30	40.90	43.40	34.90	34.90	34.90	34.90	12.50	13.50	12.50	13.50		
019	206.00	206.00	225.00	245.00	32.70	35.30	26.20	28.30	177.50	220.30	562.00	579.00	258.00	253.00	21.30	21.30	40.90	43.40	29.80	29.80	29.80	29.80	12.60	13.60	12.60	13.60		
020	189.00	189.00	209.00	228.00	31.30	33.80	25.10	27.10	171.60	213.00	537.00	553.00	331.00	324.00	21.30	21.30	40.90	43.40	29.30	29.30	29.30	29.30	12.10	13.10	12.10	13.10		
021	196.00	196.00	240.00	262.00	32.70	35.30	26.20	28.30	160.20	198.90	468.00	482.00	209.00	205.00	21.30	21.30	40.90	43.40	32.00	32.00	32.00	32.00	12.60	13.60	12.60	13.60		
022	217.00	217.00	235.00	256.00	32.50	35.10	26.10	28.20	195.10	242.20	526.00	542.00	289.00	283.00	21.30	21.30	40.90	43.40	30.60	30.60	30.60	30.60	12.50	13.50	12.50	13.50		
023	182.00	182.00	186.00	203.00	35.50	38.30	28.50	30.80	185.20	229.90	577.00	594.00	412.00	404.00	21.30	21.30	40.90	43.40	29.40	29.40	29.40	29.40	13.70	14.80	13.70	14.80		
024	175.00	175.00	205.00	223.00	29.90	32.30	24.00	25.90	173.90	215.90	536.00	552.00	352.00	345.00	21.30	21.30	40.90	43.40	30.00	30.00	30.00	30.00	11.50	12.40	11.50	12.40		
025	210.00	210.00	211.00	230.00	33.50	36.20	26.90	29.10	175.00	217.20	511.00	526.00	280.00	274.00	21.30	21.30	40.90	43.40	34.10	34.10	34.10	34.10	12.90	13.90	12.90	13.90		
026	226.00	226.00	233.00	254.00	42.50	45.90	34.10	36.80	192.30	238.70	561.00	578.00	301.00	295.00	21.30	21.30	40.90	43.40	35.20	35.20	35.20	35.20	16.40	17.70	16.40	17.70		
027	265.00	265.00	238.00	259.00	35.20	38.00	28.20	30.50	201.60	250.20	596.00	614.00	341.00	334.00	21.30	21.30	40.90	43.40	35.80	35.80	35.80	35.80	13.60	14.70	13.60	14.70		
028	203.00	203.00	228.00	249.00	34.50	37.30	27.70	29.90	200.10	248.40	663.00	683.00	446.00	437.00	21.30	21.30	40.90	43.40	34.10	34.10	34.10	34.10	13.30	14.40	13.30	14.40		
029	213.00	213.00	276.00	301.00	34.50	37.30	27.70	29.90	204.90	254.30	583.00	600.00	410.00	402.00	21.30	21.30	40.90	43.40	30.80	30.80	30.80	30.80	13.30	14.40	13.30	14.40		
030	229.00	229.00	248.00	270.00	41.10	44.40	33.00	35.60	197.20	244.80	515.00	530.00	320.00	314.00	21.30	21.30	40.90	43.40	32.10	32.10	32.10	32.10	15.80	17.10	15.80	17.10		
031	195.00	195.00	194.00	211.00	32.80	35.40	26.30	28.40	164.70	204.40	470.00	484.00	319.00	313.00	21.30	21.30	40.90	43.40	28.90	28.90	28.90	28.90	12.60	13.60	12.60	13.60		
032	178.00	178.00	199.00	217.00	31.70	34.20	25.40	27.40	167.00	207.30	550.00	567.00	285.00	279.00	21.30	21.30	40.90	43.40	31.70	31.70	31.70	31.70	12.20	13.20	12.20	13.20		
033	213.00	213.00	227.00	247.00	35.40	38.20	28.40	30.70	173.20	215.00	555.00	572.00	285.00	279.00	21.30	21.30	40.90	43.40	33.90	33.90	33.90	33.90	13.60	14.70	13.60	14.70		
034	173.00	173.00	186.00	203.00	33.80	36.50	27.10	29.30	168.50	209.20	511.00	526.00	279.00	273.00	21.30	21.30	40.90	43.40	32.00	32.00	32.00	32.00	13.00	14.00	13.00	14.00		
035	206.00	206.00	209.00	228.00	33.40	36.10	26.80	28.90	170.40	211.50	452.00	466.00	279.00	273.00	21.30	21.30	40.90	43.40	36.20	36.20	36.20	36.20	12.90	13.90	12.90	13.90		

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
 GEICO GENERAL INSURANCE COMPANY**

**Voluntary Private Passenger Automobile Insurance
 Revisions to Medical Payments / Medical Benefits Increased Limit Factors**

Arkansas

Limit	In Force Premium Dist.	Current		Revised		Premium Effect
		Med Pay	Med Ben	Med Pay	Med Ben	
1M	1.7%	0.44	N/A	0.30	N/A	-31.8%
2M	0.7%	0.64	N/A	0.55	N/A	-14.1%
3M	0.4%	0.73	N/A	0.75	N/A	2.7%
4M	3.2%	0.78	N/A	0.90	N/A	15.4%
5M	86.7%	N/A	1.00	N/A	1.00	0.0%
7.5M	0.8%	N/A	1.18	N/A	1.23	4.2%
10M	6.6%	N/A	1.29	N/A	1.45	12.4%

Offset = 1/(1+ Premium Effect) = 0.993

GEICO INDEMNITY COMPANY

Voluntary Private Passenger Automobile Insurance

Arkansas

Summary of Rate Level Indications

Coverage	(1)	(2)	(3)	(4)
	Current Level In-Force Premium Distribution	Indicated Change	Indicated Change Adjusted For Investment Income*	Selected Rate Change
Bodily Injury	0.242	13.9%	12.1%	-2.0%
Property Damage	0.268	26.8%	24.8%	7.0%
Uninsured Motorists ¹	0.033	12.6%	10.8%	8.0%
Medical Payments ²	0.032	19.3%	17.4%	15.0%
UMPD	0.027	0.9%	-0.7%	0.0%
Other Liability ³	0.003	----	----	----
Liability	0.605	19.2%	17.3%	3.5%
Collision	0.244	-6.8%	-7.0%	-9.0%
Comprehensive ⁴	0.120	-7.5%	-7.7%	-2.0%
Emergency Road Service	0.009	-12.4%	-12.6%	0.0%
Rental Reimbursement ⁴	0.019	15.7%	15.5%	15.0%
Other Physical Damage ⁵	0.002	----	----	----
Physical Damage	0.395	-6.0%	-6.2%	-5.5%
Total	1.000	9.2%	8.0%	0.0%

* Investment Income factors: 1.016 Liability, 1.002 Physical Damage

¹ Includes Underinsured Motorists

² Includes Medical Benefits

³ Includes Accidental Death Benefits and Lost Earnings/ Disability/ Wage Loss

⁴ Actual Catastrophic losses have been removed and reloaded at a rate of:

COMP: 19.4%

RR: 4.3%

⁵ Includes Mechanical Breakdown coverage

GEICO INDEMNITY COMPANY*
Determination of Indicated Statewide Rate Level Change
Voluntary Private Passenger Automobile Insurance

Arkansas

Coverage	Accident Year Ended	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
		Current Level Earned Premium (\$000)	Incurred Loss and Loss Adjustment Expense (\$000)	Current Level Loss Ratio	Annual Trend		Trend Factor	Trended Loss Ratio	Accident Year Weight %	Weighted Loss Ratio	Developed Claim Counts	Credibility Standard	Credibility	Trended UPLR	Credibility Weighted Loss Ratio	PLR	Indicated Change %
BI	6/30/2012	6,021	4,526	0.752	4.5	5.0	1.213	0.912	33.00		380						
BI	6/30/2013	6,379	4,462	0.699	4.5	5.0	1.161	0.812	33.00		400						
BI	6/30/2014	6,808	4,694	0.689	4.5	5.0	1.111	0.766	34.00	0.829	403	3,000	0.628	0.731	0.793	0.696	13.9
PD	6/30/2012	6,627	4,663	0.704	5.6	5.6	1.258	0.885	33.00		1,199						
PD	6/30/2013	7,041	5,366	0.762	5.6	5.6	1.191	0.908	33.00		1,299						
PD	6/30/2014	7,510	5,700	0.759	5.6	5.6	1.128	0.856	34.00	0.883	1,395	1,084	1.000	0.735	0.883	0.696	26.8
COLL	6/30/2012	4,358	3,095	0.710	-1.9	-2.4	0.914	0.649	33.00		631						
COLL	6/30/2013	5,333	3,582	0.672	-1.9	-2.4	0.932	0.626	33.00		772						
COLL	6/30/2014	6,465	4,554	0.704	-1.9	-2.4	0.950	0.669	34.00	0.648	963	1,084	1.000	0.679	0.648	0.696	-6.8
COMP	6/30/2012	2,115	1,588	0.751	-3.9	-2.9	0.861	0.646	33.00		626						
COMP	6/30/2013	2,622	1,571	0.599	-3.9	-2.9	0.896	0.537	33.00		723						
COMP	6/30/2014	3,184	2,493	0.783	-3.9	-2.9	0.932	0.730	34.00	0.639	856	3,000	0.857	0.676	0.644	0.696	-7.5
UM**	6/30/2012	988	839	0.849	3.0	3.5	1.142	0.970	33.00		66						
UM**	6/30/2013	957	849	0.888	3.0	3.5	1.109	0.984	33.00		63						
UM**	6/30/2014	965	838	0.868	3.0	3.5	1.076	0.934	34.00	0.962	78	3,000	0.262	0.720	0.784	0.696	12.6
ERS	6/30/2012	160	71	0.440	5.0	7.1	1.270	0.559	33.00		994						
ERS	6/30/2013	188	100	0.534	5.0	7.1	1.210	0.646	33.00		1,447						
ERS	6/30/2014	222	120	0.540	5.0	7.1	1.152	0.623	34.00	0.610	1,653	1,084	1.000	0.745	0.610	0.696	-12.4
MP***	6/30/2012	1,059	808	0.763	2.0	0.5	1.060	0.808	33.00		165						
MP***	6/30/2013	1,044	923	0.884	2.0	0.5	1.039	0.918	33.00		173						
MP***	6/30/2014	998	922	0.924	2.0	0.5	1.019	0.941	34.00	0.890	175	1,084	0.688	0.699	0.830	0.696	19.3
UMPD	6/30/2012	803	471	0.586	5.6	5.6	1.258	0.737	33.00		192						
UMPD	6/30/2013	782	415	0.530	5.6	5.6	1.191	0.632	33.00		188						
UMPD	6/30/2014	784	488	0.623	5.6	5.6	1.128	0.702	34.00	0.691	210	1,084	0.738	0.735	0.702	0.696	0.9
RR	6/30/2012	336	237	0.705	1.0	1.0	1.043	0.736	33.00		404						
RR	6/30/2013	397	311	0.782	1.0	1.0	1.032	0.807	33.00		518						
RR	6/30/2014	476	406	0.851	1.0	1.0	1.022	0.870	34.00	0.805	684	1,084	1.000	0.703	0.805	0.696	15.7

*Includes data from GEICO Casualty Company

**Includes Underinsured Motorists

***Includes Medical Benefits

GEICO INDEMNITY COMPANY*
Determination of Indicated Statewide Rate Level Change
Private Passenger Automobile - Total Limits

Arkansas

Coverage	Accident Year Ended	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
		Actual Earned Premium (\$000)	Rate Level Adjustment Factor	Current Level Earned Premium (\$000)	Incurred Loss and ALAE (\$000)	Loss Development Factors	ULAE Factor	Developed Loss and LAE	Historical %	Projected %	Trend Period	Trend Factor	Trended Loss and LAE (\$000)	Counts	Count Development Factors	Ultimate Counts	Earned Exposures	UPLR	UPLR Trend Period
BI	6/30/2012	5,673	1.061	6,021	4,039	1.002	1.118	4,526	4.5	5.0	4.207	1.213	5,491	379	1.002	380	22,636	0.696	1.000
BI	6/30/2013	6,379	1.000	6,379	3,958	1.008	1.118	4,462	4.5	5.0	3.207	1.161	5,180	397	1.007	400	24,344	0.696	1.000
BI	6/30/2014	6,808	1.000	6,808	4,123	1.018	1.118	4,694	4.5	5.0	2.208	1.111	5,215	399	1.010	403	25,966	0.696	1.000
PD	6/30/2012	6,329	1.047	6,627	3,976	1.001	1.172	4,663	5.6	5.6	4.207	1.258	5,865	1,199	1.000	1,199	22,636	0.696	1.000
PD	6/30/2013	7,041	1.000	7,041	4,557	1.005	1.172	5,366	5.6	5.6	3.207	1.191	6,391	1,297	1.001	1,299	24,344	0.696	1.000
PD	6/30/2014	7,510	1.000	7,510	4,724	1.030	1.172	5,700	5.6	5.6	2.208	1.128	6,429	1,387	1.006	1,395	25,966	0.696	1.000
COLL	6/30/2012	4,695	0.928	4,358	2,759	0.999	1.123	3,095	-1.9	-2.4	4.207	0.914	2,830	631	1.000	631	7,911	0.696	1.000
COLL	6/30/2013	5,333	1.000	5,333	3,201	0.997	1.123	3,582	-1.9	-2.4	3.207	0.932	3,339	772	1.000	772	9,109	0.696	1.000
COLL	6/30/2014	6,465	1.000	6,465	4,178	0.971	1.123	4,554	-1.9	-2.4	2.208	0.950	4,328	976	0.987	963	10,408	0.696	1.000
COMP	6/30/2012	2,176	0.972	2,115	1,429	1.000	1.111	1,588	-3.9	-2.9	4.207	0.861	1,367	626	1.001	626	8,152	0.696	1.000
COMP	6/30/2013	2,622	1.000	2,622	1,413	1.001	1.111	1,571	-3.9	-2.9	3.207	0.896	1,408	721	1.002	723	9,723	0.696	1.000
COMP	6/30/2014	3,184	1.000	3,184	2,238	1.003	1.111	2,493	-3.9	-2.9	2.208	0.932	2,324	845	1.013	856	11,281	0.696	1.000
UM**	6/30/2012	932	1.059	988	754	1.028	1.082	839	3.0	3.5	4.207	1.142	958	66	0.995	66	14,468	0.696	1.000
UM**	6/30/2013	957	1.000	957	724	1.083	1.082	849	3.0	3.5	3.207	1.109	941	60	1.045	63	14,164	0.696	1.000
UM**	6/30/2014	965	1.000	965	579	1.337	1.082	838	3.0	3.5	2.208	1.076	902	64	1.211	78	14,238	0.696	1.000
ERS	6/30/2012	142	1.132	160	61	1.000	1.149	71	5.0	7.1	4.207	1.270	90	994	1.000	994	5,307	0.696	1.000
ERS	6/30/2013	188	1.000	188	87	1.000	1.149	100	5.0	7.1	3.207	1.210	121	1,447	1.000	1,447	6,214	0.696	1.000
ERS	6/30/2014	222	1.000	222	104	1.003	1.149	120	5.0	7.1	2.208	1.152	138	1,653	1.000	1,653	7,400	0.696	1.000
MP***	6/30/2012	951	1.114	1,059	641	1.000	1.260	808	2.0	0.5	4.207	1.060	856	165	1.001	165	7,831	0.696	1.000
MP***	6/30/2013	1,044	1.000	1,044	741	0.989	1.260	923	2.0	0.5	3.207	1.039	959	173	1.000	173	7,893	0.696	1.000
MP***	6/30/2014	998	1.000	998	754	0.970	1.260	922	2.0	0.5	2.208	1.019	939	179	0.978	175	7,591	0.696	1.000
UMPD	6/30/2012	803	1.000	803	407	0.987	1.172	471	5.6	5.6	4.207	1.258	592	192	0.999	192	14,255	0.696	1.000
UMPD	6/30/2013	782	1.000	782	361	0.982	1.172	415	5.6	5.6	3.207	1.191	494	188	1.001	188	13,940	0.696	1.000
UMPD	6/30/2014	784	1.000	784	435	0.958	1.172	488	5.6	5.6	2.208	1.128	551	208	1.009	210	13,999	0.696	1.000
RR	6/30/2012	314	1.071	336	208	1.000	1.142	237	1.0	1.0	4.207	1.043	247	404	1.000	404	4,543	0.696	1.000
RR	6/30/2013	397	1.000	397	272	0.999	1.142	311	1.0	1.0	3.207	1.032	321	518	1.000	518	5,063	0.696	1.000
RR	6/30/2014	476	1.000	476	360	0.986	1.142	406	1.0	1.0	2.208	1.022	415	684	1.000	684	5,810	0.696	1.000

*Includes data from GEICO Casualty Company
**Includes Underinsured Motorists
***Includes Medical Benefits

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY
GEICO INDEMNITY COMPANY
GEICO CASUALTY COMPANY**

Voluntary Private Passenger Automobile Insurance

Determination of Comprehensive Catastrophe Loading

Arkansas

(1) Accident Quarter	(2) Earned Premium	(3) Incurred Loss		(4) Non-Catastrophic	(5) (3)/(4) Ratio
		Total	Catastrophic		
Prior 15 Years	---	15,293,142	1,901,423	13,391,719	14.2%
9/30/2004	740,275	310,988	2,564	308,424	0.8%
12/31/2004	758,035	422,443	0	422,443	0.0%
3/31/2005	768,435	271,595	0	271,595	0.0%
6/30/2005	790,050	467,867	23,605	444,262	5.3%
Subtotal	3,056,795	1,472,893	26,169	1,446,724	1.8%
9/30/2005	795,322	312,363	30,893	281,469	11.0%
12/31/2005	807,115	498,739	8,304	490,435	1.7%
3/31/2006	811,460	531,497	268,569	262,928	102.1%
6/30/2006	836,127	723,511	260,305	463,206	56.2%
Subtotal	3,250,023	2,066,110	568,072	1,498,038	37.9%
9/30/2006	850,369	369,871	25,883	343,988	7.5%
12/31/2006	822,614	535,512	18,137	517,374	3.5%
3/31/2007	789,302	430,342	16,242	414,100	3.9%
6/30/2007	819,059	431,175	5,257	425,917	1.2%
Subtotal	3,281,344	1,766,899	65,520	1,701,379	3.9%
9/30/2007	845,271	389,185	0	389,185	0.0%
12/31/2007	883,214	586,850	0	586,850	0.0%
3/31/2008	930,326	785,408	204,284	581,124	35.2%
6/30/2008	978,463	2,543,269	2,003,589	539,681	371.3%
Subtotal	3,637,273	4,304,712	2,207,873	2,096,839	105.3%
9/30/2008	1,024,041	621,068	96,430	524,637	18.4%
12/31/2008	1,110,698	762,980	0	762,980	0.0%
3/31/2009	1,238,336	839,416	158,697	680,719	23.3%
6/30/2009	1,379,594	1,876,083	291,116	1,584,966	18.4%
Subtotal	4,752,668	4,099,547	546,244	3,553,302	15.4%
9/30/2009	1,454,606	978,764	4,121	974,643	0.4%
12/31/2009	1,516,331	1,465,631	0	1,465,631	0.0%
3/31/2010	1,644,938	1,053,538	0	1,053,538	0.0%
6/30/2010	1,821,278	965,198	201,905	763,293	26.5%
Subtotal	6,437,153	4,463,130	206,026	4,257,104	4.8%
9/30/2010	1,867,914	852,507	0	852,507	0.0%
12/31/2010	1,948,336	1,324,862	1,567	1,323,295	0.1%
3/31/2011	2,046,174	1,166,197	2,891	1,163,306	0.2%
6/30/2011	2,180,099	4,273,471	2,674,079	1,599,392	167.2%
Subtotal	8,042,522	7,617,037	2,678,537	4,938,500	54.2%
9/30/2011	2,210,730	1,456,762	14,726	1,442,036	1.0%
12/31/2011	2,239,301	1,358,316	0	1,358,316	0.0%
3/31/2012	2,300,071	1,166,759	15,052	1,151,707	1.3%
6/30/2012	2,373,364	1,661,571	162,433	1,499,137	10.8%
Subtotal	9,123,465	5,643,408	192,212	5,451,196	3.5%
9/30/2012	2,398,405	1,221,714	62,085	1,159,630	5.4%
12/31/2012	2,436,339	1,684,326	26,975	1,657,351	1.6%
3/31/2013	2,465,726	985,817	29,673	956,144	3.1%
6/30/2013	2,572,925	1,194,708	37,988	1,156,720	3.3%
Subtotal	9,873,395	5,086,565	156,721	4,929,844	3.2%
9/30/2013	2,591,632	1,317,985	9,564	1,308,421	0.7%
12/31/2013	2,628,820	1,734,994	0	1,734,994	0.0%
3/31/2014	2,683,466	1,452,864	3,032	1,449,832	0.2%
6/30/2014	2,798,210	2,003,874	369,698	1,634,176	22.6%
Subtotal	10,702,129	6,509,717	382,295	6,127,422	6.2%
9/30/2014	2,793,691	1,158,625	8,215	1,150,410	0.7%
25.25 Year Total	----	59,481,786	8,939,307	50,542,478	16.7%
10.25 Year Total	----	44,188,644	7,037,884	37,150,759	22.1%

Selected Loading Factor: 19.4%

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY
GEICO INDEMNITY COMPANY
GEICO CASUALTY COMPANY**

Voluntary Private Passenger Automobile Insurance

Determination of Rental Reimbursement Catastrophe Loading

Arkansas

Accident Quarter	Earned Premium	Incurred Loss			(3)/(4) Ratio
		(1)	(2)	(3)	
		Total	Catastrophic	Non-Catastrophic	
9/30/2004	51,479	36,097	0	36,097	0.0%
12/31/2004	51,886	47,578	0	47,578	0.0%
3/31/2005	52,075	29,491	0	29,491	0.0%
6/30/2005	54,195	37,325	200	37,125	0.5%
Subtotal	209,636	150,491	200	150,291	0.1%
9/30/2005	57,039	41,024	950	40,074	2.4%
12/31/2005	59,811	48,590	225	48,365	0.5%
3/31/2006	62,034	43,529	3,866	39,663	9.7%
6/30/2006	66,085	49,213	4,983	44,230	11.3%
Subtotal	244,969	182,356	10,024	172,332	5.8%
9/30/2006	69,098	36,445	0	36,445	0.0%
12/31/2006	74,263	64,575	2,375	62,200	3.8%
3/31/2007	78,760	57,711	625	57,086	1.1%
6/30/2007	84,660	62,675	525	62,150	0.8%
Subtotal	306,781	221,407	3,525	217,882	1.6%
9/30/2007	88,260	57,788	0	57,788	0.0%
12/31/2007	92,266	75,791	0	75,791	0.0%
3/31/2008	96,777	71,619	3,855	67,764	5.7%
6/30/2008	102,386	95,836	41,524	54,312	76.5%
Subtotal	379,689	301,034	45,379	255,655	17.8%
9/30/2008	107,842	75,828	1,946	73,882	2.6%
12/31/2008	116,461	121,020	0	121,020	0.0%
3/31/2009	128,513	124,577	7,304	117,273	6.2%
6/30/2009	144,574	156,818	8,273	148,544	5.6%
Subtotal	497,389	478,243	17,524	460,719	3.8%
9/30/2009	154,942	123,165	0	123,165	0.0%
12/31/2009	163,898	173,120	0	173,120	0.0%
3/31/2010	187,279	191,523	0	191,523	0.0%
6/30/2010	223,748	186,168	9,253	176,915	5.2%
Subtotal	729,867	673,977	9,253	664,724	1.4%
9/30/2010	247,631	197,466	0	197,466	0.0%
12/31/2010	269,735	219,491	0	219,491	0.0%
3/31/2011	281,558	222,577	196	222,381	0.1%
6/30/2011	299,513	337,585	89,473	248,112	36.1%
Subtotal	1,098,437	977,119	89,669	887,450	10.1%
9/30/2011	306,353	243,527	381	243,146	0.2%
12/31/2011	314,969	279,937	0	279,937	0.0%
3/31/2012	347,933	214,096	270	213,826	0.1%
6/30/2012	384,737	235,001	4,787	230,214	2.1%
Subtotal	1,353,992	972,561	5,438	967,123	0.6%
9/30/2012	391,549	247,978	3,023	244,955	1.2%
12/31/2012	391,775	294,046	840	293,206	0.3%
3/31/2013	391,212	213,487	2,490	210,997	1.2%
6/30/2013	405,058	253,900	660	253,240	0.3%
Subtotal	1,579,594	1,009,411	7,013	1,002,399	0.7%
9/30/2013	408,655	248,234	290	247,944	0.1%
12/31/2013	411,875	295,527	0	295,527	0.0%
3/31/2014	416,361	317,895	0	317,895	0.0%
6/30/2014	434,904	286,761	9,709	277,052	3.5%
Subtotal	1,671,795	1,148,417	9,999	1,138,417	0.9%
9/30/2014	438,081	227,284	0	227,284	0.0%
10.25 Year Total	----	6,342,300	198,023	6,144,277	4.3%
Selected Loading Factor:		4.3%			

GEICO INDEMNITY COMPANY

**Voluntary Private Passenger Automobile Insurance
 Arkansas
 Loss Development Factors**

Bodily Injury		
Accident Year ending 06/30/12 (39 mos. - ULT)		1.002
Accident Year ending 06/30/13 (27 mos. - ULT)		1.008
Accident Year ending 06/30/14 (15 mos. - ULT)		1.018
Property Damage		
Accident Year ending 06/30/12 (39 mos. - ULT)		1.001
Accident Year ending 06/30/13 (27 mos. - ULT)		1.005
Accident Year ending 06/30/14 (15 mos. - ULT)		1.030
Collision		
Accident Year ending 06/30/12 (39 mos. - ULT)		0.999
Accident Year ending 06/30/13 (27 mos. - ULT)		0.997
Accident Year ending 06/30/14 (15 mos. - ULT)		0.971
Comprehensive		
Accident Year ending 06/30/12 (39 mos. - ULT)		1.000
Accident Year ending 06/30/13 (27 mos. - ULT)		1.001
Accident Year ending 06/30/14 (15 mos. - ULT)		1.003
Uninsured Motorists / Underinsured Motorists		
Accident Year ending 06/30/12 (39 mos. - ULT)		1.028
Accident Year ending 06/30/13 (27 mos. - ULT)		1.083
Accident Year ending 06/30/14 (15 mos. - ULT)		1.337
Emergency Road Service		
Accident Year ending 06/30/12 (39 mos. - ULT)		1.000
Accident Year ending 06/30/13 (27 mos. - ULT)		1.000
Accident Year ending 06/30/14 (15 mos. - ULT)		1.003
Medical Payments / Medical Benefits		
Accident Year ending 06/30/12 (39 mos. - ULT)		1.000
Accident Year ending 06/30/13 (27 mos. - ULT)		0.989
Accident Year ending 06/30/14 (15 mos. - ULT)		0.970
Uninsured Motorists Property Damage		
Accident Year ending 06/30/12 (39 mos. - ULT)		0.987
Accident Year ending 06/30/13 (27 mos. - ULT)		0.982
Accident Year ending 06/30/14 (15 mos. - ULT)		0.958
Rental Reimbursement		
Accident Year ending 06/30/12 (39 mos. - ULT)		1.000
Accident Year ending 06/30/13 (27 mos. - ULT)		0.999
Accident Year ending 06/30/14 (15 mos. - ULT)		0.986

GEICO INDEMNITY COMPANY*

**Voluntary Private Passenger Automobile Insurance
Countrywide Tort States
Loss Development by Accident Year
as of 09/30/2014
Bodily Injury**

Accident Year End	Age Of Accident Year, in Months							
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
06/30/2004								167,792,459
06/30/2005							197,639,032	197,738,519
06/30/2006						215,981,362	216,012,196	216,031,885
06/30/2007					226,040,349	226,022,369	226,417,013	226,369,383
06/30/2008				240,265,368	239,947,827	240,348,906	240,366,735	
06/30/2009			272,519,879	272,555,858	272,197,947	272,347,803		
06/30/2010		296,990,515	296,847,844	296,402,562	295,861,140			
06/30/2011	322,064,187	317,976,199	321,543,257	322,533,075				
06/30/2012	320,097,952	327,598,396	330,074,610					
06/30/2013	291,148,392	296,895,843						
06/30/2014	275,544,379							

Average Factors							
<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>	
1.010	1.006	1.001	0.999	1.001	1.001	1.000	
Cumulative to Ultimate Factors							
<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>					
1.018	1.008	1.002					

*Includes data from GEICO Casualty Company

Includes: AL AZ AR DE DC GA ID IL IN IA LA ME MD MS MO MT NE NV NH NM NC OH OK OR RI SC SD TN TX VT VA WA WV WI WY AK

GEICO INDEMNITY COMPANY*

**Voluntary Private Passenger Automobile Insurance
Countrywide
Loss Development by Accident Year
as of 09/30/2014
Property Damage**

Accident Year End	Age Of Accident Year, in Months								
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>	
06/30/2004								257,572,573	
06/30/2005							323,440,614	323,457,048	
06/30/2006						369,121,001	369,161,199	369,153,890	
06/30/2007					421,287,737	421,296,765	421,294,514	421,277,477	
06/30/2008				475,095,194	475,199,676	475,158,898	475,189,142		
06/30/2009			512,039,350	512,342,085	512,396,929	512,515,193			
06/30/2010		531,607,871	533,508,096	533,868,894	533,806,979				
06/30/2011	557,234,024	570,051,692	571,917,522	572,495,272					
06/30/2012	592,594,297	605,395,135	608,630,610						
06/30/2013	586,815,671	604,516,268							
06/30/2014	605,922,698								
				<u>Average Factors</u>					
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>		
	1.025	1.004	1.001	1.000	1.000	1.000	1.000		
				<u>Cumulative to Ultimate Factors</u>					
	<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>						
	1.030	1.005	1.001						

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GEICO INDEMNITY COMPANY*

**Voluntary Private Passenger Automobile Insurance
Countrywide
Loss Development by Accident Year
as of 09/30/2014
Collision**

Accident Year End	Age Of Accident Year, in Months							
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
06/30/2004								212,511,079
06/30/2005							265,586,787	265,522,453
06/30/2006						321,840,584	321,841,590	321,762,875
06/30/2007					382,148,563	382,126,267	382,038,499	381,951,475
06/30/2008				450,296,891	450,145,863	449,937,884	449,807,598	
06/30/2009			462,837,358	462,469,975	462,207,849	462,092,173		
06/30/2010		441,099,070	440,302,088	439,866,699	439,620,128			
06/30/2011	465,585,096	452,743,571	452,040,194	451,797,496				
06/30/2012	513,515,547	500,867,900	499,840,598					
06/30/2013	553,298,062	538,281,896						
06/30/2014	612,513,275							

Average Factors							
<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>	
0.974	0.998	0.999	1.000	1.000	1.000	1.000	

Cumulative to Ultimate Factors		
<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>
0.971	0.997	0.999

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GEICO INDEMNITY COMPANY*

**Voluntary Private Passenger Automobile Insurance
Countrywide
Loss Development by Accident Year
as of 09/30/2014
Comprehensive**

Accident Year End	Age Of Accident Year, in Months							
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
06/30/2004								69,339,245
06/30/2005							87,194,752	87,226,823
06/30/2006						125,902,797	125,947,361	125,948,007
06/30/2007					113,663,756	113,685,662	113,678,237	113,668,631
06/30/2008				139,540,868	139,548,795	139,507,560	139,457,459	
06/30/2009			151,390,103	151,416,042	151,480,554	151,548,035		
06/30/2010		145,703,322	145,884,986	145,752,600	145,731,057			
06/30/2011	159,113,996	158,839,600	159,122,510	159,188,415				
06/30/2012	181,025,557	181,078,322	181,239,004					
06/30/2013	219,914,432	221,466,691						
06/30/2014	188,950,810							

Average Factors							
<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>	
1.002	1.001	1.000	1.000	1.000	1.000	1.000	

Cumulative to Ultimate Factors		
<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>
1.003	1.001	1.000

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GEICO INDEMNITY COMPANY*

**Voluntary Private Passenger Automobile Insurance
Countrywide Tort States
Loss Development by Accident Year
as of 09/30/2014
Uninsured Motorists / Underinsured Motorists**

Accident Year End	Age Of Accident Year, in Months							
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
06/30/2004								34,413,925
06/30/2005							41,187,019	41,139,455
06/30/2006						42,870,219	42,844,883	42,835,298
06/30/2007					45,695,597	46,011,833	46,050,415	46,050,234
06/30/2008				46,571,206	46,676,079	46,989,544	47,090,443	
06/30/2009			50,377,291	51,662,902	51,321,259	51,277,959		
06/30/2010		56,970,410	59,450,578	60,402,024	61,381,915			
06/30/2011	47,700,885	59,051,645	61,647,509	62,604,280				
06/30/2012	50,891,356	61,952,514	66,390,834					
06/30/2013	43,400,408	54,287,703						
06/30/2014	42,036,199							
				<u>Average Factors</u>				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>	
	1.235	1.053	1.019	1.004	1.004	1.001	1.000	
				<u>Cumulative to Ultimate Factors</u>				
	<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>					
	1.337	1.083	1.028					

*Includes data from GEICO Casualty Company

Includes: AL AZ AR DE DC GA ID IL IN IA LA ME MD MS MO MT NE NV NH NM NC OH OK OR RI SC SD TN TX VT VA WA WV WI WY AK

GEICO INDEMNITY COMPANY*

**Voluntary Private Passenger Automobile Insurance
Countrywide
Loss Development by Accident Year
as of 09/30/2014
Emergency Road Service**

Accident Year End	Age Of Accident Year, in Months							
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
06/30/2004								4,383,409
06/30/2005							5,385,859	5,385,864
06/30/2006						6,309,766	6,309,771	6,309,771
06/30/2007					7,106,963	7,107,167	7,107,262	7,107,242
06/30/2008				8,931,336	8,929,132	8,929,175	8,929,175	
06/30/2009			11,573,228	11,570,107	11,570,279	11,570,387		
06/30/2010		14,044,890	14,047,455	14,047,962	14,048,165			
06/30/2011	16,109,563	16,142,950	16,145,788	16,146,410				
06/30/2012	17,094,025	17,118,799	17,122,141					
06/30/2013	19,730,786	19,839,487						
06/30/2014	23,221,495							
				<u>Average Factors</u>				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>	
	1.003	1.000	1.000	1.000	1.000	1.000	1.000	
				<u>Cumulative to Ultimate Factors</u>				
	<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>					
	1.003	1.000	1.000					

*Includes data from GEICO Casualty Company

Includes: AL AZ AR CA CT DE DC FL GA ID IL IN IA KS KY LA ME MI MD MN MS MO MT NE NV NH NM NY NC ND OK OR PA RI SC SD TN TX UT VT VA WA WV WI WY AK HI

GEICO INDEMNITY COMPANY*

**Voluntary Private Passenger Automobile Insurance
Countrywide
Loss Development by Accident Year
as of 09/30/2014
Medical Payments / Medical Benefits**

Accident Year End	Age Of Accident Year, in Months							
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
06/30/2004								14,741,084
06/30/2005							15,820,354	15,812,890
06/30/2006						14,310,070	14,306,863	14,309,027
06/30/2007					13,815,909	13,817,765	13,830,764	13,824,179
06/30/2008				14,673,434	14,678,785	14,674,265	14,659,995	
06/30/2009			15,888,078	15,842,785	15,868,868	15,874,602		
06/30/2010		16,323,063	16,277,561	16,251,668	16,256,122			
06/30/2011	17,283,740	16,976,034	16,691,047	16,690,396				
06/30/2012	17,353,897	17,038,219	16,792,962					
06/30/2013	16,939,848	16,593,884						
06/30/2014	15,996,668							
				<u>Average Factors</u>				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>	
	0.981	0.989	0.999	1.001	1.000	1.000	1.000	
				<u>Cumulative to Ultimate Factors</u>				
	<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>					
	0.970	0.989	1.000					

*Includes data from GEICO Casualty Company

Includes: AL AZ AR CA CT DE DC FL GA ID IL IN IA KS KY LA ME MI MD MN MS MO MT NE NV NH NM NY NC ND OK OR PA RI SC SD TN TX UT VT VA WA WV WI WY AK HI

GEICO INDEMNITY COMPANY*

**Voluntary Private Passenger Automobile Insurance
Countrywide
Loss Development by Accident Year
as of 09/30/2014
Uninsured Motorists Property Damage**

Accident Year End	Age Of Accident Year, in Months							
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
06/30/2004								8,387,862
06/30/2005							10,460,412	10,446,657
06/30/2006						14,063,058	14,043,433	14,007,984
06/30/2007					15,436,041	15,400,126	15,368,656	15,341,644
06/30/2008				16,642,560	16,609,226	16,564,140	16,534,948	
06/30/2009			17,955,025	17,911,417	17,857,309	17,815,818		
06/30/2010		17,954,070	17,910,103	17,807,189	17,757,996			
06/30/2011	16,927,520	16,922,862	16,846,635	16,785,598				
06/30/2012	17,678,706	17,087,743	16,966,813					
06/30/2013	15,147,753	14,533,715						
06/30/2014	14,524,002							
				<u>Average Factors</u>				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>	
	0.975	0.995	0.996	0.997	0.998	0.998	0.998	
				<u>Cumulative to Ultimate Factors</u>				
	<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>					
	0.958	0.982	0.987					

*Includes data from GEICO Casualty Company

Includes: AL AZ AR CA CT DE DC FL GA ID IL IN IA KS KY LA ME MI MD MN MS MO MT NE NV NH NM NY NC ND OK OR PA RI SC SD TN TX UT VT VA WA WV WI WY AK HI

GEICO INDEMNITY COMPANY*

**Voluntary Private Passenger Automobile Insurance
Countrywide
Loss Development by Accident Year
as of 09/30/2014
Rental Reimbursement**

Accident Year End	Age Of Accident Year, in Months							
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
06/30/2004								9,821,718
06/30/2005							13,132,035	13,131,937
06/30/2006						19,274,816	19,274,827	19,274,322
06/30/2007					23,913,294	23,910,404	23,908,965	23,907,456
06/30/2008				29,808,457	29,799,903	29,798,334	29,794,257	
06/30/2009			32,744,885	32,736,786	32,730,193	32,727,489		
06/30/2010		36,160,772	36,118,006	36,103,632	36,087,732			
06/30/2011	43,042,156	42,403,397	42,384,934	42,367,128				
06/30/2012	49,550,843	49,017,116	48,968,097					
06/30/2013	55,275,585	54,571,206						
06/30/2014	58,867,391							
				<u>Average Factors</u>				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>	
	0.987	0.999	1.000	1.000	1.000	1.000	1.000	
				<u>Cumulative to Ultimate Factors</u>				
	<u>15 - Ult.</u>	<u>27 - Ult.</u>	<u>39 - Ult.</u>					
	0.986	0.999	1.000					

*Includes data from GEICO Casualty Company

Includes: AL AZ AR CA CT DE DC FL GA ID IL IN IA KS KY LA ME MI MD MN MS MO MT NE NV NH NM NY NC ND OK OR PA RI SC SD TN TX UT VT VA WA WV WI WY AK HI

GEICO INDEMNITY COMPANY*

Voluntary Private Passenger Automobile Insurance
Bodily Injury
Arkansas

Trend Analysis

Date	Frequency				Severity				Avg Wrtn Prm @ Curr Lvl	
	AR	Chg	Comp	Chg	AR	Chg	Comp	Chg	AR	Chg
Dec-09	2.51		2.17		7,224		11,727		290.3	
Mar-10	2.53		2.17		8,340		11,883		285.7	
Jun-10	2.51		2.15		8,832		11,997		282.5	
Sep-10	2.34		2.15		9,366		12,250		279.9	
Dec-10	2.32	-7.6%	2.15	-1.2%	9,596	32.8%	12,514	6.7%	276.9	-4.6%
Mar-11	2.31	-8.7%	2.15	-0.7%	8,561	2.6%	12,715	7.0%	272.8	-4.5%
Jun-11	2.18	-13.1%	2.16	0.2%	8,520	-3.5%	12,865	7.2%	269.9	-4.5%
Sep-11	2.11	-9.9%	2.15	0.3%	8,534	-8.9%	13,075	6.7%	267.7	-4.4%
Dec-11	2.15	-7.5%	2.16	0.3%	9,519	-0.8%	13,279	6.1%	268.3	-3.1%
Mar-12	2.19	-5.2%	2.16	0.1%	10,221	19.4%	13,337	4.9%	267.1	-2.1%
Jun-12	2.24	2.7%	2.15	0.0%	10,542	23.7%	13,593	5.7%	265.9	-1.5%
Sep-12	2.27	7.6%	2.14	-0.6%	10,504	23.1%	13,855	6.0%	265.0	-1.0%
Dec-12	2.11	-1.8%	2.11	-2.1%	9,995	5.0%	14,003	5.4%	261.9	-2.4%
Mar-13	2.04	-6.9%	2.08	-3.4%	9,680	-5.3%	14,372	7.8%	261.9	-1.9%
Jun-13	2.08	-7.2%	2.08	-3.5%	9,554	-9.4%	14,715	8.3%	262.3	-1.4%
Sep-13	2.07	-8.9%	2.11	-1.5%	9,868	-6.1%	14,896	7.5%	261.7	-1.2%
Dec-13	2.14	1.4%	2.12	0.6%	9,674	-3.2%	15,122	8.0%	262.4	0.2%
Mar-14	2.16	6.0%	2.12	2.0%	10,083	4.2%	15,158	5.5%	262.2	0.1%
Jun-14	2.16	4.2%	2.12	1.9%	10,652	11.5%	15,199	3.3%	261.1	-0.4%
Sep-14	2.27	10.0%	2.11	0.1%	10,638	7.8%	15,342	3.0%	261.0	-0.3%

	AR	Comp	Cred Wtd
20 Point Fit	-3.1%	-0.7%	-1.2%
16 Point Fit	-1.2%	-0.7%	-0.8%
12 Point Fit	-0.1%	-0.8%	-0.6%
8 Point Fit	4.8%	0.8%	1.7%
4 Point Fit	7.8%	-0.8%	1.3%

	AR	Comp	Cred Wtd
	5.3%	6.2%	6.0%
	4.2%	6.0%	5.6%
	1.2%	6.0%	4.9%
	5.2%	5.0%	5.0%
	14.6%	1.9%	4.9%

AR
-2.0%
-1.3%
-0.9%
-0.2%
-0.8%

	Hist	Pro
Frequency Trend	-1.5%	0.0%
Severity Trend	5.0%	4.5%
Premium Drift	-1.0%	-0.5%
Loss Ratio Trend	4.5%	5.0%

Complement: Countrywide Excluding CA, MA, MI, NJ
Credibility: 23.6%

*Includes data from GEICO Casualty Company

GEICO INDEMNITY COMPANY*

Voluntary Private Passenger Automobile Insurance
Property Damage**
Arkansas

Trend Analysis

Date	Frequency				Severity				Avg Wrtn Prm @ Curr Lvl	
	AR	Chg	Comp	Chg	AR	Chg	Comp	Chg	AR	Chg
Dec-09	7.67		8.72		2,998		2,903		319.9	
Mar-10	7.40		8.67		3,174		2,902		315.5	
Jun-10	7.41		8.59		3,245		2,909		313.1	
Sep-10	7.28		8.58		3,256		2,922		310.7	
Dec-10	7.32	-4.6%	8.57	-1.7%	3,281	9.4%	2,935	1.1%	306.9	-4.1%
Mar-11	7.32	-1.0%	8.61	-0.7%	3,050	-3.9%	2,965	2.2%	301.7	-4.4%
Jun-11	7.09	-4.3%	8.64	0.5%	3,029	-6.6%	2,974	2.2%	297.8	-4.9%
Sep-11	6.88	-5.5%	8.63	0.6%	3,052	-6.3%	3,014	3.1%	295.1	-5.0%
Dec-11	6.84	-6.5%	8.64	0.8%	3,010	-8.2%	3,053	4.1%	295.1	-3.8%
Mar-12	6.88	-6.0%	8.61	0.1%	3,258	6.8%	3,100	4.6%	293.7	-2.6%
Jun-12	7.02	-1.0%	8.64	0.1%	3,374	11.4%	3,162	6.3%	292.7	-1.7%
Sep-12	7.12	3.5%	8.62	-0.1%	3,485	14.2%	3,220	6.8%	291.9	-1.1%
Dec-12	6.70	-2.0%	8.54	-1.2%	3,603	19.7%	3,250	6.4%	289.2	-2.0%
Mar-13	6.62	-3.9%	8.50	-1.2%	3,519	8.0%	3,307	6.7%	289.3	-1.5%
Jun-13	6.73	-4.1%	8.49	-1.8%	3,599	6.7%	3,338	5.6%	289.3	-1.2%
Sep-13	6.70	-6.0%	8.55	-0.9%	3,533	1.4%	3,326	3.3%	288.7	-1.1%
Dec-13	6.97	3.9%	8.63	1.0%	3,549	-1.5%	3,352	3.2%	289.3	0.0%
Mar-14	7.20	8.8%	8.74	2.8%	3,626	3.0%	3,325	0.6%	289.1	-0.1%
Jun-14	7.05	4.7%	8.76	3.2%	3,603	0.1%	3,345	0.2%	288.3	-0.3%
Sep-14	7.31	9.2%	8.77	2.6%	3,624	2.6%	3,375	1.5%	288.2	-0.2%

	AR	Comp	Cred Wtd
20 Point Fit	-1.5%	0.1%	-0.6%
16 Point Fit	-0.4%	0.3%	0.0%
12 Point Fit	1.4%	0.6%	0.9%
8 Point Fit	5.7%	2.1%	3.6%
4 Point Fit	5.1%	2.0%	3.4%

	AR	Comp	Cred Wtd
	4.1%	3.9%	4.0%
	5.3%	4.2%	4.7%
	5.0%	3.4%	4.1%
	0.9%	1.5%	1.3%
	2.3%	1.1%	1.6%

	AR
	-2.1%
	-1.3%
	-0.8%
	-0.2%
	-0.5%

	Hist	Pro
Frequency Trend	0.0%	1.0%
Severity Trend	4.0%	3.5%
Premium Drift	-1.5%	-1.0%
Loss Ratio Trend	5.6%	5.6%

Complement: Countrywide Excluding CA, MA, MI, NJ
Credibility: 42.5%

*Includes data from GEICO Casualty Company

**Uninsured Motorists Property Damage uses Property Damage trends

GEICO INDEMNITY COMPANY*

Voluntary Private Passenger Automobile Insurance
Collision
Arkansas

Trend Analysis

Date	Frequency				Severity				Avg Wrtn Prm @ Curr Lvl	
	AR	Chg	Comp	Chg	AR	Chg	Comp	Chg	AR	Chg
Dec-09	13.02		13.22		3,756		3,358		540.4	
Mar-10	12.99		13.18		3,623		3,308		534.8	
Jun-10	12.77		12.99		3,536		3,281		533.8	
Sep-10	12.65		12.91		3,748		3,259		533.4	
Dec-10	12.34	-5.3%	12.78	-3.3%	3,844	2.3%	3,254	-3.1%	537.8	-0.5%
Mar-11	12.50	-3.8%	12.82	-2.7%	3,904	7.7%	3,254	-1.6%	540.8	1.1%
Jun-11	12.33	-3.4%	12.90	-0.7%	3,922	10.9%	3,238	-1.3%	539.8	1.1%
Sep-11	12.16	-3.9%	12.98	0.6%	3,960	5.6%	3,297	1.2%	544.0	2.0%
Dec-11	12.08	-2.1%	13.02	1.9%	3,941	2.5%	3,354	3.1%	542.0	0.8%
Mar-12	11.38	-8.9%	12.81	-0.1%	4,169	6.8%	3,456	6.2%	550.7	1.8%
Jun-12	11.38	-7.7%	12.86	-0.3%	4,434	13.0%	3,527	8.9%	560.3	3.8%
Sep-12	11.43	-6.0%	12.82	-1.3%	4,476	13.0%	3,536	7.2%	567.7	4.3%
Dec-12	11.13	-7.8%	12.77	-1.9%	4,675	18.6%	3,519	4.9%	576.8	6.4%
Mar-13	11.70	2.8%	12.81	0.0%	4,604	10.4%	3,578	3.5%	587.1	6.6%
Jun-13	11.59	1.8%	12.81	-0.4%	4,438	0.1%	3,614	2.5%	595.4	6.3%
Sep-13	11.74	2.7%	12.87	0.4%	4,290	-4.1%	3,628	2.6%	602.0	6.1%
Dec-13	12.32	10.6%	12.99	1.7%	4,115	-12.0%	3,648	3.7%	613.8	6.4%
Mar-14	12.98	11.0%	13.40	4.6%	3,931	-14.6%	3,610	0.9%	621.9	5.9%
Jun-14	13.53	16.8%	13.49	5.3%	3,969	-10.6%	3,608	-0.2%	626.3	5.2%
Sep-14	13.76	17.3%	13.61	5.7%	4,126	-3.8%	3,617	-0.3%	633.0	5.1%

	AR	Comp	Cred Wtd
20 Point Fit	-0.2%	0.4%	0.2%
16 Point Fit	2.0%	1.1%	1.5%
12 Point Fit	6.4%	1.9%	3.6%
8 Point Fit	13.2%	4.1%	7.5%
4 Point Fit	16.2%	6.0%	9.8%

	AR	Comp	Cred Wtd
	3.3%	2.8%	3.0%
	1.6%	3.5%	2.8%
	-2.1%	2.3%	0.7%
	-9.2%	1.1%	-2.7%
	0.7%	-1.0%	-0.4%

AR
4.0%
5.0%
5.9%
5.5%
4.0%

	Hist	Pro
Frequency Trend	2.0%	3.0%
Severity Trend	1.0%	0.0%
Premium Drift	5.0%	5.5%
Loss Ratio Trend	-1.9%	-2.4%

Complement: Countrywide Excluding CA, MA, MI, NJ
Credibility: 37.1%

*Includes data from GEICO Casualty Company

GEICO INDEMNITY COMPANY*

Voluntary Private Passenger Automobile Insurance
Comprehensive
Arkansas

Trend Analysis

Date	Frequency				Severity				Avg Wrtn Prm @ Curr Lvl	
	AR	Chg	Comp	Chg	AR	Chg	Comp	Chg	AR	Chg
Dec-09	12.89		11.10		2,017		1,313		242.1	
Mar-10	13.37		11.38		2,096		1,261		245.0	
Jun-10	13.30		11.51		1,967		1,220		246.9	
Sep-10	12.21		11.62		1,886		1,182		248.6	
Dec-10	12.25	-5.0%	11.59	4.5%	1,844	-8.6%	1,185	-9.8%	251.4	3.8%
Mar-11	12.11	-9.4%	11.50	1.0%	1,726	-17.7%	1,184	-6.1%	252.8	3.2%
Jun-11	13.36	0.5%	11.59	0.7%	1,708	-13.2%	1,187	-2.7%	253.8	2.8%
Sep-11	14.36	17.5%	11.80	1.6%	1,800	-4.5%	1,195	1.1%	256.5	3.2%
Dec-11	14.22	16.1%	11.88	2.5%	1,944	5.4%	1,221	3.1%	256.7	2.1%
Mar-12	13.88	14.6%	11.69	1.7%	1,924	11.5%	1,258	6.2%	260.3	3.0%
Jun-12	13.08	-2.1%	11.49	-0.9%	2,055	20.3%	1,278	7.7%	262.1	3.3%
Sep-12	12.19	-15.1%	11.14	-5.6%	1,934	7.4%	1,275	6.7%	263.6	2.7%
Dec-12	12.40	-12.8%	10.84	-8.7%	1,696	-12.7%	1,240	1.5%	266.5	3.8%
Mar-13	11.97	-13.7%	10.78	-7.8%	1,763	-8.4%	1,258	0.0%	270.5	3.9%
Jun-13	11.74	-10.3%	10.64	-7.4%	1,647	-19.8%	1,266	-1.0%	272.9	4.1%
Sep-13	12.12	-0.5%	10.58	-5.0%	1,677	-13.3%	1,289	1.1%	275.9	4.7%
Dec-13	11.95	-3.6%	10.51	-3.1%	1,762	3.9%	1,319	6.4%	279.5	4.9%
Mar-14	12.66	5.7%	10.65	-1.2%	1,782	1.0%	1,310	4.1%	281.6	4.1%
Jun-14	12.71	8.2%	10.73	0.9%	2,018	22.5%	1,304	3.0%	284.4	4.2%
Sep-14	12.32	1.7%	10.72	1.4%	2,256	34.5%	1,314	2.0%	286.9	4.0%

	AR	Comp	Cred Wtd
20 Point Fit	-1.5%	-2.1%	-1.9%
16 Point Fit	-2.2%	-3.2%	-2.8%
12 Point Fit	-3.8%	-3.8%	-3.8%
8 Point Fit	2.2%	-0.5%	0.5%
4 Point Fit	3.9%	2.7%	3.1%

	AR	Comp	Cred Wtd
	-0.7%	1.6%	0.8%
	1.7%	3.1%	2.6%
	0.7%	2.3%	1.7%
	15.1%	3.5%	7.7%
	41.5%	-0.6%	14.8%

AR
3.6%
3.8%
4.2%
4.2%
3.6%

	Hist	Pro
Frequency Trend	-2.0%	-1.5%
Severity Trend	1.5%	2.5%
Premium Drift	3.5%	4.0%
Loss Ratio Trend	-3.9%	-2.9%

Complement: Countrywide Excluding CA, MA, MI, NJ
Credibility: 36.5%

*Includes data from GEICO Casualty Company

GEICO INDEMNITY COMPANY*

Voluntary Private Passenger Automobile Insurance
Uninsured Motorists / Underinsured Motorists
Arkansas

Trend Analysis

Date	Frequency				Severity				Avg Wrtn Prm @ Curr Lvl	
	AR	Chg	Comp	Chg	AR	Chg	Comp	Chg	AR	Chg
Dec-09	0.52		0.52		11,332		11,801		73.2	
Mar-10	0.52		0.52		10,079		11,748		73.3	
Jun-10	0.53		0.52		9,739		11,820		73.4	
Sep-10	0.55		0.52		9,863		12,077		72.5	
Dec-10	0.52	0.5%	0.51	-1.5%	10,263	-9.4%	12,486	5.8%	71.3	-2.6%
Mar-11	0.59	13.8%	0.51	-3.2%	10,811	7.3%	12,759	8.6%	69.9	-4.7%
Jun-11	0.60	13.1%	0.50	-4.3%	12,167	24.9%	12,792	8.2%	68.8	-6.2%
Sep-11	0.57	2.0%	0.49	-5.0%	11,358	15.2%	12,978	7.5%	68.6	-5.4%
Dec-11	0.59	13.6%	0.50	-2.3%	9,240	-10.0%	12,727	1.9%	68.7	-3.6%
Mar-12	0.55	-6.1%	0.49	-2.2%	10,652	-1.5%	12,950	1.5%	68.6	-1.9%
Jun-12	0.58	-2.4%	0.49	-1.3%	11,766	-3.3%	13,356	4.4%	68.2	-0.9%
Sep-12	0.62	8.9%	0.49	0.4%	12,323	8.5%	13,283	2.4%	68.0	-0.8%
Dec-12	0.56	-4.1%	0.48	-2.8%	14,584	57.8%	13,726	7.8%	67.5	-1.7%
Mar-13	0.60	7.7%	0.47	-4.5%	16,575	55.6%	13,616	5.1%	67.5	-1.6%
Jun-13	0.59	1.6%	0.47	-5.4%	12,570	6.8%	13,920	4.2%	67.7	-0.8%
Sep-13	0.62	0.7%	0.46	-6.2%	13,403	8.8%	13,871	4.4%	67.6	-0.6%
Dec-13	0.73	29.9%	0.47	-3.3%	12,699	-12.9%	13,829	0.7%	67.7	0.2%
Mar-14	0.68	14.7%	0.48	1.2%	9,688	-41.6%	14,061	3.3%	67.8	0.5%
Jun-14	0.71	20.3%	0.48	3.1%	11,254	-10.5%	13,942	0.2%	67.7	0.0%
Sep-14	0.67	7.8%	0.49	6.0%	10,959	-18.2%	13,991	0.9%	67.7	0.2%

	AR	Comp	Cred Wtd
20 Point Fit	6.2%	-2.2%	-1.4%
16 Point Fit	6.5%	-1.8%	-1.0%
12 Point Fit	8.6%	-1.4%	-0.5%
8 Point Fit	13.5%	1.4%	2.6%
4 Point Fit	-9.2%	6.5%	5.0%

	AR	Comp	Cred Wtd
	4.0%	4.1%	4.1%
	2.8%	3.3%	3.3%
	0.9%	3.3%	3.1%
	-20.3%	1.3%	-0.7%
	-11.0%	1.1%	-0.1%

AR
-1.8%
-1.0%
-0.5%
0.2%
0.1%

	Hist	Pro
Frequency Trend	-1.0%	0.0%
Severity Trend	3.0%	3.0%
Premium Drift	-1.0%	-0.5%
Loss Ratio Trend	3.0%	3.5%

Complement: Countrywide Excluding CA, GA, MA, MI, NJ
Credibility: 9.5%

*Includes data from GEICO Casualty Company

GEICO INDEMNITY COMPANY*

Voluntary Private Passenger Automobile Insurance
Emergency Road Service
Arkansas

Trend Analysis

Date	Frequency				Severity				Avg Wrtn Prm @ Curr Lvl	
	AR	Chg	Comp	Chg	AR	Chg	Comp	Chg	AR	Chg
Dec-09	19.11		22.78		58		54		28.6	
Mar-10	20.20		23.86		57		54		28.9	
Jun-10	20.45		24.66		60		54		29.2	
Sep-10	20.83		25.49		63		54		29.4	
Dec-10	20.41	6.8%	26.42	16.0%	66	14.1%	55	0.6%	29.5	3.3%
Mar-11	20.92	3.6%	27.12	13.7%	65	14.0%	55	1.6%	29.8	3.2%
Jun-11	21.01	2.8%	27.59	11.9%	64	6.5%	55	2.1%	29.8	2.3%
Sep-11	20.65	-0.9%	28.00	9.9%	64	1.0%	55	1.8%	29.9	1.8%
Dec-11	20.93	2.5%	27.77	5.1%	62	-5.9%	55	1.4%	30.4	2.8%
Mar-12	19.98	-4.5%	27.03	-0.3%	63	-4.2%	56	1.2%	30.4	2.1%
Jun-12	19.27	-8.3%	26.75	-3.0%	62	-2.4%	56	1.0%	30.4	2.0%
Sep-12	20.14	-2.5%	26.63	-4.9%	61	-3.2%	56	1.0%	30.5	2.1%
Dec-12	21.07	0.7%	26.58	-4.3%	60	-3.9%	57	2.1%	30.2	-0.5%
Mar-13	22.13	10.8%	27.07	0.2%	61	-3.0%	57	1.9%	30.3	-0.5%
Jun-13	24.04	24.7%	28.03	4.8%	61	-2.7%	57	1.7%	30.2	-0.7%
Sep-13	24.10	19.6%	28.35	6.4%	61	-1.2%	57	1.8%	30.1	-1.4%
Dec-13	24.07	14.2%	28.92	8.8%	63	4.3%	57	0.5%	30.1	-0.5%
Mar-14	24.19	9.3%	29.91	10.5%	63	3.1%	58	1.8%	30.0	-0.8%
Jun-14	23.53	-2.1%	29.84	6.5%	63	3.5%	58	2.8%	30.0	-0.8%
Sep-14	23.09	-4.2%	29.95	5.7%	64	4.9%	58	2.7%	29.9	-0.6%

	AR	Comp	Cred Wtd
20 Point Fit	4.3%	4.3%	4.3%
16 Point Fit	5.2%	2.8%	3.8%
12 Point Fit	8.0%	4.5%	5.9%
8 Point Fit	4.7%	7.6%	6.4%
4 Point Fit	-5.9%	4.2%	0.1%

	AR	Comp	Cred Wtd
	0.5%	1.6%	1.1%
	-1.1%	1.7%	0.5%
	0.6%	1.9%	1.4%
	3.5%	2.0%	2.6%
	2.4%	3.7%	3.2%

AR
0.8%
0.2%
-0.7%
-0.6%
-0.6%

	Hist	Pro
Frequency Trend	4.0%	5.0%
Severity Trend	1.0%	1.5%
Premium Drift	0.0%	-0.5%
Loss Ratio Trend	5.0%	7.1%

Complement: Countrywide Excluding CA, MA, MI, NJ
Credibility: 40.6%

*Includes data from GEICO Casualty Company

GEICO INDEMNITY COMPANY*

Voluntary Private Passenger Automobile Insurance
Medical Payments / Medical Benefits
Arkansas

Trend Analysis

Date	Frequency				Severity				Avg Wrtn Prm @ Curr Lvl	
	AR	Chg	Comp	Chg	AR	Chg	Comp	Chg	AR	Chg
Dec-09	2.88		2.69		2,796		2,708		128.9	
Mar-10	2.99		2.67		2,999		2,773		131.2	
Jun-10	3.15		2.62		3,393		2,863		131.1	
Sep-10	2.89		2.57		3,426		2,933		130.5	
Dec-10	3.03	5.2%	2.52	-6.3%	3,841	37.4%	2,968	9.6%	128.6	-0.2%
Mar-11	3.19	6.8%	2.50	-6.3%	4,003	33.5%	3,022	9.0%	126.9	-3.2%
Jun-11	3.26	3.5%	2.51	-4.5%	3,921	15.6%	3,031	5.9%	125.3	-4.4%
Sep-11	3.25	12.6%	2.50	-2.9%	3,931	14.8%	3,086	5.2%	124.9	-4.3%
Dec-11	3.15	4.0%	2.50	-0.5%	3,977	3.5%	3,118	5.1%	126.1	-2.0%
Mar-12	2.92	-8.5%	2.48	-0.6%	3,906	-2.4%	3,170	4.9%	125.5	-1.1%
Jun-12	3.02	-7.4%	2.49	-0.7%	4,293	9.5%	3,270	7.9%	126.0	0.5%
Sep-12	2.98	-8.4%	2.49	-0.4%	4,469	13.7%	3,243	5.1%	125.9	0.9%
Dec-12	2.80	-11.2%	2.44	-2.7%	4,626	16.3%	3,343	7.2%	124.4	-1.3%
Mar-13	2.91	-0.4%	2.41	-2.9%	4,618	18.2%	3,388	6.9%	124.5	-0.8%
Jun-13	2.81	-6.9%	2.37	-4.9%	4,472	4.2%	3,290	0.6%	124.5	-1.2%
Sep-13	3.01	1.1%	2.35	-5.6%	4,253	-4.8%	3,259	0.5%	124.0	-1.5%
Dec-13	3.09	10.5%	2.39	-2.0%	4,332	-6.3%	3,110	-7.0%	124.1	-0.2%
Mar-14	3.24	11.5%	2.39	-0.8%	4,542	-1.7%	3,102	-8.4%	124.2	-0.3%
Jun-14	3.41	21.5%	2.40	1.3%	4,242	-5.1%	3,146	-4.4%	123.8	-0.6%
Sep-14	3.50	16.0%	2.38	1.3%	4,502	5.9%	3,204	-1.7%	124.0	0.0%

	AR	Comp	Cred Wtd
20 Point Fit	1.3%	-2.4%	-1.8%
16 Point Fit	1.1%	-1.8%	-1.3%
12 Point Fit	4.9%	-2.0%	-0.9%
8 Point Fit	14.3%	-0.7%	1.7%
4 Point Fit	18.2%	-0.3%	2.6%

	AR	Comp	Cred Wtd
	8.4%	3.2%	4.0%
	4.2%	1.6%	2.0%
	2.9%	-0.6%	-0.1%
	-2.6%	-4.2%	-3.9%
	1.9%	4.2%	3.8%

	AR
	-1.1%
	-0.7%
	-0.7%
	-0.3%
	-0.2%

	Hist	Pro
Frequency Trend	-1.0%	0.0%
Severity Trend	2.0%	0.0%
Premium Drift	-1.0%	-0.5%
Loss Ratio Trend	2.0%	0.5%

Complement: Countrywide Excluding CA, MA, MI, NJ, NY
Credibility: 16.1%

*Includes data from GEICO Casualty Company

GEICO INDEMNITY COMPANY*

Voluntary Private Passenger Automobile Insurance
Rental Reimbursement
Arkansas

Trend Analysis

Date	Frequency				Severity				Avg Wrtn Prm @ Curr Lvl	
	AR	Chg	Comp	Chg	AR	Chg	Comp	Chg	AR	Chg
Dec-09	15.64		13.81		438		355		60.2	
Mar-10	14.84		13.78		443		362		65.0	
Jun-10	14.58		13.58		447		371		68.6	
Sep-10	13.80		13.58		474		383		71.8	
Dec-10	13.97	-10.7%	13.54	-2.0%	486	10.9%	393	10.7%	73.0	21.3%
Mar-11	14.28	-3.8%	13.59	-1.4%	486	9.6%	406	12.1%	72.6	11.7%
Jun-11	14.75	1.2%	13.82	1.8%	476	6.4%	419	12.7%	72.4	5.5%
Sep-11	14.65	6.2%	13.91	2.4%	477	0.7%	437	14.1%	72.7	1.2%
Dec-11	14.04	0.6%	13.94	3.0%	510	5.1%	453	15.4%	73.6	0.8%
Mar-12	13.56	-5.0%	13.69	0.8%	509	4.7%	461	13.6%	74.1	2.1%
Jun-12	13.19	-10.6%	13.63	-1.4%	519	9.0%	466	11.3%	75.2	3.9%
Sep-12	13.70	-6.5%	13.56	-2.5%	536	12.4%	469	7.4%	76.5	5.2%
Dec-12	14.07	0.2%	13.43	-3.7%	529	3.6%	470	3.7%	77.3	5.0%
Mar-13	14.22	4.9%	13.45	-1.7%	546	7.3%	485	5.3%	78.8	6.3%
Jun-13	14.35	8.8%	13.40	-1.7%	533	2.7%	491	5.4%	79.3	5.4%
Sep-13	14.61	6.6%	13.39	-1.2%	501	-6.5%	494	5.3%	80.3	5.0%
Dec-13	14.81	5.2%	13.41	-0.2%	496	-6.2%	496	5.5%	81.0	4.8%
Mar-14	15.58	9.5%	13.67	1.6%	505	-7.5%	498	2.6%	82.0	4.1%
Jun-14	16.23	13.1%	13.67	2.0%	516	-3.1%	504	2.6%	82.7	4.3%
Sep-14	15.68	7.3%	13.61	1.6%	567	13.2%	502	1.6%	83.2	3.6%

	AR	Comp	Cred Wtd
20 Point Fit	1.0%	-0.4%	0.1%
16 Point Fit	2.9%	-0.4%	0.6%
12 Point Fit	6.5%	-0.5%	1.6%
8 Point Fit	8.3%	1.1%	3.3%
4 Point Fit	8.9%	1.8%	3.9%

	AR	Comp	Cred Wtd
	3.9%	8.0%	6.8%
	2.6%	6.4%	5.3%
	0.7%	4.0%	3.1%
	0.2%	3.3%	2.4%
	18.5%	1.9%	6.9%

AR
5.4%
4.3%
4.8%
4.2%
3.7%

	Hist	Pro
Frequency Trend	0.0%	1.0%
Severity Trend	5.5%	4.0%
Premium Drift	4.5%	4.0%
Loss Ratio Trend	1.0%	1.0%

Complement: Countrywide Excluding CA, MA, MI, NJ
Credibility: 29.6%

*Includes data from GEICO Casualty Company

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
 GEICO GENERAL INSURANCE COMPANY
 GEICO INDEMNITY COMPANY
 GEICO CASUALTY COMPANY
 GEICO ADVANTAGE INSURANCE COMPANY
 GEICO CHOICE INSURANCE COMPANY
 GEICO SECURE INSURANCE COMPANY**

Standard/Non-Standard Risks

Voluntary Private Passenger Automobile Insurance

Unallocated Loss Adjustment Expense Factors

**2011-2013
 Countrywide**

	(1) 2011-2013 Unallocated Paid	(2) 2011-2013 Direct ALAE Paid	(3) 2011-2013 Direct Loss Paid	(4) 2011-2013 Direct Loss + ALAE Paid	(5) ULAE Factors (1)/(4)
Bodily Injury	\$248,180,771	\$102,191,437	\$1,995,118,425	\$2,097,309,863	0.118
Property Damage*	\$408,729,692	\$4,264,917	\$2,376,969,380	\$2,381,234,298	0.172
Collision	\$254,867,798	\$2,308,487	\$2,076,428,787	\$2,078,737,274	0.123
Comprehensive	\$83,841,461	\$3,419,803	\$754,515,414	\$757,935,217	0.111
Uninsured Motorists	\$30,628,625	\$16,091,987	\$355,392,695	\$371,484,683	0.082
Emergency Road Service	\$10,501,148	\$378	\$70,318,413	\$70,318,791	0.149
Medical Payments	\$16,559,362	\$350,598	\$63,354,001	\$63,704,599	0.260
Rental Reimbursement	\$28,079,543	\$12,488	\$197,665,944	\$197,678,432	0.142

*Uninsured Motorists Property Damage uses Property Damage factor

GEICO INDEMNITY COMPANY*

Voluntary Private Passenger Automobile Insurance

Arkansas

Determination of Permissible Loss and LAE Ratio

	<u>Liability</u>	<u>Physical Damage</u>
A. General Expenses and Other Acquisitions	22.0	22.0
B. Fixed Expense Portion [.80 x A]	17.6	17.6
C. Commission	0.5	0.5
D. Taxes, Licenses, and Fees	2.9	2.9
E. Profit and Contingencies	5.0	5.0
F. Variable Expense Portion [C + D + E + (.20 x A)]	<u>12.8</u>	<u>12.8</u>
Total Expense	30.4	30.4
Permissible Loss and Loss Adjustment Expense Ratio	69.6	69.6

*Includes data from GEICO Casualty Company

GEICO INDEMNITY COMPANY*

Voluntary Private Passenger Automobile Insurance

Arkansas

Automobile Insurance Expenses

2011-2013

	2011	2012	2013	2011-2013
Direct Premium Earned	23,724,291	25,949,606	28,711,846	78,385,743
Direct Premium Written	23,971,897	26,756,393	29,558,329	80,286,619
General Expenses and Other Acquisitions	5,386,495	6,182,746	5,665,730	17,234,971
Taxes, Licenses and Fees**			856,744	
Commissions and Brokerage**			157,219	
Taxes, Licenses and Fees** (W)				2.9%
Commissions and Brokerage** (W)				0.5%
General Exp and Other Acquisitions (E)	22.7%	23.8%	19.7%	22.0%
Selected General Exp and Other Acq (E)				22.0%

*Includes data from GEICO Casualty Company

**Latest Year Only used for Taxes, Licenses and Fees and Commissions and Brokerage

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
 GEICO GENERAL INSURANCE COMPANY
 GEICO INDEMNITY COMPANY
 GEICO CASUALTY COMPANY
 GEICO ADVANTAGE INSURANCE COMPANY
 GEICO CHOICE INSURANCE COMPANY
 GEICO SECURE INSURANCE COMPANY**

Voluntary Private Passenger Automobile Insurance

**Investment Income on Policyholder Supplied Funds,
 Unearned Premium, Loss and Loss Adjustment Expense Reserves**

2013

	<u>Liability</u>	<u>Physical Damage</u>
(1) Unearned Premium Reserve @ 12/31/2012	2,760,846	1,555,191
(2) Unearned Premium Reserve @ 12/31/2013	3,040,605	1,782,223
(3) Mean Unearned Premium Reserve [(1) + (2)]/ 2	2,900,726	1,668,707
(4) Deduction for Initial Expenses	1,601,753	939,649
(5) Net Written Premiums @ 12/31/2013	11,758,759	6,867,451
(6) Premiums in Course of Collection @ 12/31/2012	1,652,017	918,971
(7) Premiums in Course of Collection @ 12/31/2013	1,884,279	1,095,271
(8) Mean Premiums in Course of Collection [(6)+(7)]/2	1,768,148	1,007,121
(9) Net Mean Unearned Premium Reserve {(3) x [1-(4)/(5)] - (8)} (Zero if Negative)	737,447	433,263
(10) Policyholder Supplied Loss and Loss Adjustment Expense Reserves @12/31/2012	7,434,993	125,595
(11) Policyholder Supplied Loss and Loss Adjustment Expense Reserves @12/31/2013	8,262,671	505,211
(12) Mean Policyholder Supplied Loss and Loss Adjustment Expense Reserves [(10)+(11)]/2	7,848,832	315,403
(13) Net Available for Investment [(9)+(12)]	8,586,279	748,666
(14) Net Rate of Return on Assets after Federal Income Tax	0.0212	0.0212
(15) Return on Net Available for Investment [(13)*(14)]	182,309	15,896
(16) Earned Premium	11,479,001	6,640,419
(17) Return as Percent of Earned Premium [(15)/(16)]	1.6%	0.2%

NOTE: All Dollars in Thousands

GEICO INDEMNITY COMPANY

**Voluntary Private Passenger Automobile Insurance
Revisions to Medical Payments / Medical Benefits Increased Limit Factors**

Arkansas

Limit	In Force Premium Dist.	Current		Revised		Premium Effect
		Med Pay	Med Ben	Med Pay	Med Ben	
1M	1.5%	0.44	N/A	0.30	N/A	-31.8%
2M	0.5%	0.64	N/A	0.55	N/A	-14.1%
3M	0.1%	0.73	N/A	0.75	N/A	2.7%
4M	1.2%	0.84	N/A	0.90	N/A	7.1%
5M	94.5%	N/A	1.00	N/A	1.00	0.0%
7.5M	0.2%	N/A	1.18	N/A	1.23	4.2%
10M	2.0%	N/A	1.29	N/A	1.45	12.4%

Offset = 1/(1+ Premium Effect) = 1.002



- Government Employees Insurance Company
- GEICO General Insurance Company
- GEICO Indemnity Company
- GEICO Casualty Company

ONE GEICO PLAZA ■ Washington, D.C. 20076-0001

February 16, 2015

The Honorable Allen W. Kerr
Insurance Commissioner
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

Re: Government Employees Insurance Company (GE) NAIC# 031-22063
GEICO General Insurance Company (GG) NAIC# 031-35882
GEICO Indemnity Company (GI) NAIC# 031-22055
Automobile Casualty Manual – Rate Revision
File No.: **2015-056**

Dear Commissioner Kerr:

For your review and approval, the above referenced companies herewith propose a revision to our Automobile Casualty Manuals currently on file.

Specifically, Government Employees Insurance Company and GEICO General Insurance Company propose an overall +4.0% rate revision as follows:

Property Damage	9.0%	Collision	3.0%
Uninsured Motorists	8.0%	Comprehensive	-2.0%
Underinsured Motorists	8.0%	Rental Reimbursement	6.0%
Medical Payments/Benefits	25.0%#		

#Offsets have been applied

Additionally, GEICO Indemnity Company proposes an overall +0.0% rate revision as follows:

Bodily Injury	-2.0%	Medical Payments/Benefits	15.0%#
Property Damage	7.0%	Collision	-9.0%
Uninsured Motorists	8.0%	Comprehensive	-2.0%
Underinsured Motorists	8.0%	Rental Reimbursement	15.0%

#Offsets have been applied

We also propose to revise our Medical Payments/Benefits Increased limits factors for all companies. We will maintain the current +7.0% vehicle level capping.

Justification for the above referenced changes is set forth in the attached filing memorandum and exhibits.

Once you have had an opportunity to review the enclosed, please forward your stamped approval thereby enabling us to implement this change for all new business policies effective on and after April 9, 2015 and all renewal policies effective on and after May 25, 2015.

Sincerely,

A handwritten signature in cursive script that reads "Travis Kissinger".

Travis Kissinger
Analyst, State Filings
(240) 541-6845
Fax: 301-986-3922
Email: tkissinger@geico.com
Enclosures

GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY
GEICO INDEMNITY COMPANY

AUTOMOBILE CHANGE SHEET

ARKANSAS

RATE SECTION

Revised pages 1, 2, 4 and pages 10 - 11 replace
same pages of like number currently on file

2015-056

Effective: 04/09/2015-NB
05/25/2015-RNL

Confidential Information of the Government Employees Companies

GOVERNMENT EMPLOYEES INSURANCE COMPANY

Arkansas

Volume by Tier

Tier	Tier Factor	Volume
Tier D	0.514	10.5%
Tier E	0.599	5.5%
Tier F	0.630	6.5%
Tier G	0.663	4.8%
Tier H	0.698	9.5%
Tier J	0.735	4.0%
Tier K	0.774	4.3%
Tier 2	0.810	4.3%
Tier L	0.815	4.7%
Tier M	0.858	6.2%
Tier N	0.903	9.4%
Tier P	0.950	7.2%
Tier O	1.000	0.4%
Tier 3	1.000	3.9%
Tier Q	1.000	8.3%
Tier R	1.053	4.7%
Tier S	1.108	3.3%
Tier T	1.166	1.2%
Tier U	1.227	0.7%
Tier V	1.292	0.7%
Tier W	1.360	0.0%

Confidential Information of the Government Employees Companies

GEICO GENERAL INSURANCE COMPANY

Arkansas

Volume by Tier

Tier	Tier Factor	Volume
Tier D	0.514	9.1%
Tier E	0.599	5.6%
Tier F	0.630	5.8%
Tier G	0.663	5.0%
Tier H	0.698	8.1%
Tier J	0.735	4.8%
Tier K	0.774	5.0%
Tier 2	0.810	1.3%
Tier L	0.815	5.5%
Tier M	0.858	7.5%
Tier N	0.903	8.7%
Tier P	0.950	7.2%
Tier O	1.000	0.1%
Tier 3	1.000	1.5%
Tier Q	1.000	9.3%
Tier R	1.053	7.9%
Tier S	1.108	4.3%
Tier T	1.166	1.6%
Tier U	1.227	1.0%
Tier V	1.292	0.7%
Tier W	1.360	0.0%

Confidential Information of the Government Employees Companies

GEICO INDEMNITY COMPANY

Arkansas

Volume by Tier

Tier	Tier Factor	Volume
Tier E	0.599	0.0%
Tier F	0.630	0.0%
Tier G	0.663	8.8%
Tier H	0.698	20.4%
Tier J	0.735	10.7%
Tier K	0.774	10.4%
Tier L	0.815	8.5%
Tier M	0.858	7.6%
Tier N	0.903	6.2%
Tier 2	0.920	0.1%
Tier P	0.950	5.2%
Tier 0	1.000	0.0%
Tier 1	1.000	0.0%
Tier 3	1.000	0.4%
Tier Q	1.000	8.2%
Tier R	1.053	3.9%
Tier 4	1.080	0.1%
Tier S	1.108	3.7%
Tier T	1.166	2.1%
Tier U	1.227	1.6%
Tier V	1.292	0.9%
Tier W	1.360	0.8%
Tier X	1.432	0.1%
Tier Y	1.507	0.0%
Tier 5	1.586	0.0%
Tier 6	1.669	0.0%
Tier 7	1.757	0.0%
Tier 8	1.849	0.0%
Tier 9	1.946	0.0%

State: Arkansas

First Filing Company: GEICO Indemnity Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: 056 - Auto Rate

Project Name/Number: 056 - Auto Rate/2015-056

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
02/12/2015	Filed 03/12/2015	Supporting Document	APCS-Auto Premium Comparison Survey	03/03/2015	PPA Survey Form APCS - GE.pdf PPA Survey Form APCS - GE.xlsx (Superseded) PPA Survey Form APCS - GG.pdf PPA Survey Form APCS - GG.xlsx (Superseded) PPA Survey FORM APCS - GI.pdf PPA Survey FORM APCS - GI.xls